

2011 FDIC Survey of Banks' Efforts to Serve the Unbanked and Underbanked

Appendix A



December 2012

Table 2
Branch Concentration in LMI and MSA Geographies by Asset Size

Branch Concentration	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Branch Concentration in LMI Geographies								
Less than one-third of branches in LMI areas	5,238	71.4	25	100	447	80.0	4,766	70.6
One-third or more of branches in LMI areas	2,090	28.5	-	-	111	20.0	1,978	29.3
Total	7,329	100	25	100	559	100	6,745	100
Branch Concentration in MSA Geographies								
Less than three-quarters of branches in MSAs	3,697	50.4	-	-	186	33.3	3,510	52.0
Three-quarters or more of branches in MSAs	3,631	49.5	25	100	372	66.6	3,234	47.9
Total	7,329	100	25	100	559	100	6,745	100

Notes:

Proportions are calculated based on respondents that answered the question.

Figures do not always reconcile to totals because of rounding.

'-' = For this table cell, there were no sample observations.

Table 3.1**Actively Marketing Products or Services Customized to the Needs of Unbanked or Underbanked Consumers by Asset Size**

Actively marketing	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Yes	2,329	36.5	16	66.6	228	43.3	2,085	35.7
No	4,050	63.4	8	33.3	298	56.6	3,744	64.2
Total	6,380	100	24	100	526	100	5,830	100
Non-Response Rate	948	12.9	1	4.0	32	5.7	914	13.5

Notes:

Proportions are calculated based on respondents that answered the question.

Figures do not always reconcile to totals because of rounding.

Table 3.2
Developed Special Products, Services, or Programs Customized to the Needs of Unbanked or Underbanked Consumers

	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
Developed special products, services, or programs	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Yes	2,744	42.8	22	91.6	318	60.3	2,404	41.0
No	3,657	57.1	2	8.3	208	39.6	3,446	58.9
Total	6,402	100	24	100	526	100	5,851	100
Non-Response Rate	926	12.6	1	4.0	32	5.7	893	13.2

Notes:
 Proportions are calculated based on respondents that answered the question.
 Figures do not always reconcile to totals because of rounding.

Table 3.3
Effectiveness of Marketing Channels by Asset Size

Marketing Channels	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
First most effective marketing channel								
TV or radio advertising	144	6.1	4	25.0	12	5.4	127	6.1
Newspapers, brochures, or other print advertising	682	29.3	2	12.5	42	18.6	638	30.6
Email or social media marketing	22	0.9	1	6.2	-	-	21	1.0
Direct mail	192	8.2	-	-	22	9.8	170	8.1
Billboard advertising or signage outside of branch locations	159	6.8	1	6.2	9	4.3	148	7.1
Community outreach collaborations	898	38.5	8	50.0	124	54.9	765	36.7
Other	227	9.7	-	-	14	6.5	212	10.2
Total	2,327	100	16	100	226	100	2,085	100
Non-Response Rate	5,001	68.2	9	36.0	332	59.5	4,659	69.0
Second most effective marketing channel								
TV or radio advertising	329	15.1	2	14.2	29	13.4	297	15.3
Newspapers, brochures, or other print advertising	716	33.0	4	28.5	74	33.7	638	32.9
Email or social media marketing	76	3.5	-	-	12	5.6	63	3.2
Direct mail	173	7.9	2	14.2	22	10.1	148	7.6
Billboard advertising or signage outside of branch locations	284	13.1	2	14.2	27	12.3	255	13.1
Community outreach collaborations	346	15.9	2	14.2	24	11.2	319	16.4
Other	244	11.2	2	14.2	29	13.4	212	10.9
Total	2,171	100	14	100	221	100	1,936	100
Non-Response Rate	5,157	70.3	11	44.0	337	60.4	4,808	71.2
Third most effective marketing channel								
TV or radio advertising	344	17.3	4	28.5	42	20.9	297	16.8
Newspapers, brochures, or other print advertising	322	16.2	1	7.1	44	22.2	276	15.6
Email or social media marketing	37	1.8	1	7.1	14	7.4	21	1.2
Direct mail	266	13.4	3	21.4	29	14.8	234	13.2
Telemarketing	26	1.3	-	-	4	2.4	21	1.2
Billboard advertising or signage outside of branch locations	263	13.3	-	-	29	14.8	234	13.2
Community outreach collaborations	252	12.7	4	28.5	14	7.4	234	13.2
Other	467	23.6	1	7.1	19	9.8	446	25.3
Total	1,981	100	14	100	201	100	1,766	100
Non-Response Rate	5,347	72.9	11	44.0	357	64.0	4,978	73.8

Notes:

Proportions are calculated based on respondents that answered the question and that also actively market to the unbanked and underbanked.

Figures do not always reconcile to totals because of rounding.

'-' = For this table cell, there were no sample observations.

Table 3.4
Retail Strategies by Asset Size

Retail Strategies	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Non-Traditional Location (Community Center, Supermarket, etc.)								
Yes	766	10.4	16	64.0	218	39.2	531	7.9
No	6,538	89.5	9	36.0	337	60.7	6,191	92.0
Total	7,305	100	25	100	556	100	6,723	100
Non-Response Rate	23	0.3			2	0.4	21	0.3
Off-Premise ATMs in Retail Establishments or Other Accessible Locations								
Yes	2,915	40.2	22	88.0	382	68.7	2,510	37.6
No	4,326	59.7	3	12.0	173	31.2	4,149	62.3
Total	7,241	100	25	100	556	100	6,659	100
Non-Response Rate	87	1.1			2	0.4	85	1.2
Non-Traditional Branch Format/Design (e.g., More Casual Lobby Decor)								
Yes	2,723	37.5	14	56.0	240	43.4	2,468	36.9
No	4,537	62.4	11	44.0	313	56.5	4,212	63.0
Total	7,260	100	25	100	554	100	6,681	100
Non-Response Rate	68	0.9			4	0.8	63	0.9
Extended Banking Hours on Weekday Evenings, Saturday or Sunday								
Yes	2,729	37.3	19	76.0	370	66.8	2,340	34.8
No	4,573	62.6	6	24.0	183	33.1	4,383	65.1
Total	7,302	100	25	100	554	100	6,723	100
Non-Response Rate	26	0.3			4	0.8	21	0.3
Multilingual Staff Available (Language other than English)								
Yes	3,154	43.3	24	96.0	449	80.8	2,680	40.0
No	4,129	56.6	1	4.0	106	19.1	4,021	60.0
Total	7,283	100	25	100	556	100	6,702	100
Non-Response Rate	45	0.6			2	0.4	42	0.6
Use Online (Internet) banking in languages other than English.								
Yes	603	8.3	12	48.0	101	18.3	489	7.3
No	6,656	91.6	13	52.0	452	81.6	6,191	92.6
Total	7,260	100	25	100	554	100	6,681	100
Non-Response Rate	68	0.9			4	0.8	63	0.9

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.

Table 3.4
Retail Strategies by Asset Size

Retail Strategies	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Mobile (Cell Phone) Banking								
Yes	2,060	28.2	21	87.5	315	56.9	1,723	25.7
No	5,220	71.7	3	12.5	238	43.0	4,978	74.2
Total	7,280	100	24	100	554	100	6,702	100
Non-Response Rate	48	0.6	1	4.0	4	0.8	42	0.6
Automated (IVR) Telephone Banking								
Yes	4,508	61.8	24	96.0	484	87.0	4,000	59.6
No	2,775	38.1	1	4.0	72	12.9	2,702	40.3
Total	7,283	100	25	100	556	100	6,702	100
Non-Response Rate	45	0.6			2	0.4	42	0.6
Use Other (Fill in response) (Allow 200 characters).								
Yes	1,155	29.9	4	28.5	109	39.6	1,042	29.1
No	2,708	70.0	10	71.4	166	60.3	2,532	70.8
Total	3,864	100	14	100	275	100	3,574	100
Non-Response Rate	3,464	47.2	11	44.0	283	50.6	3,170	47.0

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.

Table 3.5.1
Effectiveness Rating of Automated (IVR) Telephone Banking by Asset Size

Automated (IVR) Telephone Banking	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Not effective at all	322	7.2	-	-	24	5.2	297	7.5
Slightly effective	1,244	28.0	3	13.0	114	23.9	1,127	28.6
Effective	1,537	34.6	9	39.1	166	34.8	1,361	34.5
Very effective	497	11.2	2	8.6	69	14.5	425	10.8
Don't know	834	18.8	9	39.1	101	21.3	723	18.3
Total	4,436	100	23	100	477	100	3,936	100
Non-Response Rate	2,892	39.4	2	8.0	81	14.6	2,808	41.6

Notes:
 Proportions are calculated based on respondents that answered the question and that also use automated (IVR) telephone banking services to develop relationships with the unbanked and underbanked.
 Figures do not always reconcile to totals because of rounding.
 ' - ' = For this table cell, there were no sample observations.

Table 3.5.2
Effectiveness Rating of Multilingual Staff by Asset Size

Multilingual Staff	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Not effective at all	71	2.3	-	-	7	1.7	63	2.4
Slightly effective	881	28.4	2	9.0	91	21.0	787	29.8
Effective	1,137	36.7	9	40.9	171	39.2	957	36.2
Very effective	796	25.7	8	36.3	129	29.5	659	25.0
Don't know	210	6.7	3	13.6	37	8.5	170	6.4
Total	3,097	100	22	100	437	100	2,638	100
Non-Response Rate	4,231	57.7	3	12.0	121	21.7	4,106	60.8

Notes:

Proportions are calculated based on respondents that answered the question and that also employ multilingual staff to develop relationships with the unbanked and underbanked.

Figures do not always reconcile to totals because of rounding.

'-' = For this table cell, there were no sample observations.

Table 3.5.3
Effectiveness Rating of Off-Premise ATMs by Asset Size

Off-Premise ATMs	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Not effective at all	249	8.6	2	9.0	34	9.2	212	8.5
Slightly effective	1,055	36.5	5	22.7	114	30.4	936	37.6
Effective	918	31.8	7	31.8	124	33.1	787	31.6
Very effective	288	9.9	1	4.5	32	8.6	255	10.2
Don't know	374	12.9	7	31.8	69	18.5	297	11.9
Total	2,886	100	22	100	375	100	2,489	100
Non-Response Rate	4,442	60.6	3	12.0	183	32.8	4,255	63.0

Notes:
 Proportions are calculated based on respondents that answered the question and that also use off-premise ATMs as a retail strategy to develop relationships with the unbanked and underbanked.
 Figures do not always reconcile to totals because of rounding.

Table 3.5.4
Effectiveness Rating of Mobile (Cell Phone) Banking by Asset Size

Mobile (cell phone) banking	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Not effective at all	242	11.8	-	-	29	9.6	212	12.3
Slightly effective	669	32.5	4	20.0	69	22.4	595	34.5
Effective	377	18.3	4	20.0	96	31.2	276	16.0
Very effective	65	3.1	3	15.0	19	6.4	42	2.4
Don't know	699	34.0	9	45.0	94	30.4	595	34.5
Total	2,054	100	20	100	310	100	1,723	100
Non-Response Rate	5,274	71.9	5	20.0	248	44.4	5,021	74.4

Notes:

Proportions are calculated based on respondents that answered the question and that also use mobile (cell phone) banking as a retail strategy to develop relationships with the unbanked and underbanked.

Figures do not always reconcile to totals because of rounding.

'-' = For this table cell, there were no sample observations.

Table 3.5.5
Effectiveness Rating of Non-Traditional Location by Asset size

Non-traditional locations	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Not effective at all	31	4.0	-	-	9	4.5	21	4.0
Slightly effective	268	35.1	2	13.3	74	34.4	191	36.0
Effective	321	42.0	5	33.3	81	37.9	234	44.0
Very effective	72	9.5	3	20.0	27	12.6	42	8.0
Don't know	69	9.1	5	33.3	22	10.3	42	8.0
Total	763	100	15	100	216	100	531	100
Non-Response Rate	6,565	89.5	10	40.0	342	61.3	6,213	92.1

Notes:
 Proportions are calculated based on respondents that answered the question and that also use non-traditional locations to develop relationships with the unbanked and underbanked.
 Figures do not always reconcile to totals because of rounding.
 '-' = For this table cell, there were no sample observations.

Table 3.5.6
Effectiveness Rating of Non-Traditional Branch Format/Design by Asset size

	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
Non-Traditional Branch Format/Design	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Not effective at all	121	4.4	-	-	14	6.2	106	4.3
Slightly effective	741	27.4	1	7.6	59	25.0	680	27.8
Effective	908	33.6	6	46.1	94	39.5	808	33.0
Very effective	231	8.5	1	7.6	17	7.2	212	8.6
Don't know	695	25.7	5	38.4	52	21.8	638	26.0
Total	2,698	100	13	100	238	100	2,446	100
Non-Response Rate	4,630	63.1	12	48.0	320	57.3	4,298	63.7

Notes:

Proportions are calculated based on respondents that answered the question and that also implement non-traditional branch format/design to develop relationships with the unbanked and underbanked.

Figures do not always reconcile to totals because of rounding.

'-' = For this table cell, there were no sample observations.

Table 3.5.7
Effectiveness Rating of Extended Banking Hours by Asset size

Extended Banking Hours	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Not effective at all	246	9.0	-	-	12	3.4	234	10.0
Slightly effective	896	32.9	3	16.6	84	23.2	808	34.5
Effective	945	34.7	7	38.8	151	41.7	787	33.6
Very effective	309	11.3	3	16.6	72	19.8	234	10.0
Don't know	323	11.9	5	27.7	42	11.6	276	11.8
Total	2,721	100	18	100	362	100	2,340	100
Non-Response Rate	4,607	62.8	7	28.0	196	35.1	4,404	65.2

Notes:

Proportions are calculated based on respondents that answered the question and that also extend banking hours as a retail strategy to develop relationships with the unbanked and underbanked.

Figures do not always reconcile to totals because of rounding.

'-' = For this table cell, there were no sample observations.

Table 3.5.8
Effectiveness of Online (Internet) Banking by Asset size

Online (Internet) Banking	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Not effective at all	69	11.5	1	9.0	4	4.8	63	13.0
Slightly effective	189	31.4	2	18.1	17	17.0	170	34.7
Effective	235	39.0	4	36.3	39	39.0	191	39.1
Very effective	22	3.7	3	27.2	19	19.5	-	-
Don't know	84	14.0	1	9.0	19	19.5	63	13.0
Total	602	100	11	100	101	100	489	100
Non-Response Rate	6,726	91.7	14	56.0	457	81.7	6,255	92.7

Notes:

Proportions are calculated based on respondents that answered the question and that also use online (internet) banking as a retail strategy to develop relationships with the unbanked and underbanked.

Figures do not always reconcile to totals because of rounding.

'-' = For this table cell, there were no sample observations.

Table 3.6
Partnerships to Promote Checking or Savings Products by Asset Size

Partnerships	All Banks		Asset Size						
	Number	Pct of Col	Greater than \$38 Billion (Largest)	\$1 Billion to \$38 Billion (Midsize)	Less than \$1 Billion (Smallest)	Number	Pct of Col	Number	Pct of Col
Partnerships to promote Checking accounts									
Yes	3,558	49.3	21	87.5	409	74.3	3,127	47.1	
No	3,655	50.6	3	12.5	141	25.6	3,510	52.8	
Total	7,214	100	24	100	551	100	6,638	100	
Non-Response Rate	114	1.5	1	4.0	7	1.3	106	1.5	
Partnerships to promote Savings products									
Yes	3,607	50.3	20	83.3	417	76.0	3,170	48.0	
No	3,561	49.6	4	16.6	131	23.9	3,425	51.9	
Total	7,169	100	24	100	549	100	6,596	100	
Non-Response Rate	159	2.1	1	4.0	9	1.7	148	2.2	

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.

Table 4.1.1
Minimum Amount to Open a Basic or Entry-Level Checking Account with and without Direct Deposit
by Asset Size

Asset Size	All Banks	Without Direct Deposit						With Direct Deposit					
		Zero	\$1 to \$50	\$50	\$100	More than \$100	No Response	Zero	\$1 to \$50	\$50	\$100	More than \$100	No Response
		Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row
Greater than \$38 Billion (Largest)	25	12.0	36.0	28.0	20.0	4.0	-	16.0	36.0	24.0	20.0	4.0	-
\$1 Billion to \$38 Billion (Midsize)	559	15.5	24.4	25.3	32.0	1.7	0.8	19.1	24.4	24.4	29.7	1.3	0.8
Less than \$1 Billion (Smallest)	6,745	15.4	15.4	16.7	43.2	5.9	3.1	21.4	16.4	15.1	39.7	4.4	2.8
Total	7,329	15.4	16.2	17.4	42.2	5.6	2.9	21.2	17.0	15.8	38.9	4.1	2.6

Notes:
Proportions are calculated based on respondents and non-respondents.
Figures do not always reconcile to totals because of rounding.
'-' = For this table cell, there were no sample observations.

Table 4.1.2
Median and Average Minimum Amount to Open a Checking Account with and without Direct Deposit
by Asset Size

Asset Size	All Banks		Without Direct Deposit				With Direct Deposit					
	Number	Pct of Col	Number	Mean \$	Minimum \$	Median \$	Maximum \$	Number	Mean \$	Minimum \$	Median \$	Maximum \$
Greater than \$38 Billion (Largest)	22	0.3	22	115.04	1.00	50.00	1,500.00	21	118.14	1.00	50.00	1,500.00
\$1 Billion to \$38 Billion (Midsize)	467	7.8	467	72.75	1.00	50.00	1,000.00	447	70.87	1.00	50.00	1,000.00
Less than \$1 Billion (Smallest)	5,489	91.8	5,489	98.46	1.00	100.00	2,500.00	5,106	94.50	1.00	100.00	2,500.00
Total	5,978	100	5,978	96.51	1.00	100.00	2,500.00	5,574	92.69	1.00	100.00	2,500.00
Non-Response Rate	1,350	18.4										

Notes:
Proportions are calculated based on respondents that answered the question and required a minimum amount to open a checking account.
Figures do not always reconcile to totals because of rounding.

Table 4.1.3**Monthly Maintenance Fee for a Basic or Entry-Level Checking Account with and without Direct Deposit by Asset Size**

Asset Size	All Banks	Without Direct Deposit				With Direct Deposit			
		Zero	\$1 to \$3	More than \$3	No Reponse	Zero	\$1 to \$3	More than \$3	No Reponse
		Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row
Greater than \$38 Billion (Largest)	25	20.0	4.0	72.0	4.0	64.0	-	36.0	-
\$1 Billion to \$38 Billion (Midsize)	559	70.6	4.8	23.1	1.3	78.6	3.1	16.8	1.3
Less than \$1 Billion (Smallest)	6,745	64.6	10.7	22.0	2.5	70.9	8.5	16.7	3.7
Total	7,329	64.9	10.2	22.3	2.4	71.5	8.0	16.7	3.5

Notes:

Proportions are calculated based on respondents and non-respondents.

Figures do not always reconcile to totals because of rounding.

'-' = For this table cell, there were no sample observations.

Table 4.1.4**Median and Average Monthly Maintenance Fees with and without Direct Deposit by Asset Size**

Asset Size	All Banks		Without Direct Deposit				With Direct Deposit					
	Number	Pct of Col	Number	Mean \$	Minimum \$	Median \$	Maximum \$	Number	Mean \$	Minimum \$	Median \$	Maximum \$
Greater than \$38 Billion (Largest)	20	0.7	20	8.33	2.00	7.50	25.00	9	6.20	3.99	5.00	10.00
\$1 Billion to \$38 Billion (Midsized)	163	6.2	163	7.06	1.00	5.00	25.00	119	6.98	2.00	5.47	25.00
Less than \$1 Billion (Smallest)	2,425	92.9	2,383	6.32	1.00	5.00	50.00	1,957	6.68	1.00	5.50	50.00
Total	2,609	100	2,567	6.38	1.00	5.00	50.00	2,085	6.69	1.00	5.00	50.00
Non-Response Rate	4,719	64.3										

Notes:

Proportions are calculated based on respondents that answered the question and reported a monthly, quarterly, or annual fee for an account with direct deposit or for an account without direct deposit.

Figures do not always reconcile to totals because of rounding.

Table 4.1.5
Minimum Account Balance to Avoid Low-Balance Fees for a Basic or Entry-Level Checking Account
with and without Direct Deposit by Asset Size

Asset Size	All Banks	Without Direct Deposit						With Direct Deposit					
		Zero	\$1 to \$25	\$26 to \$100	\$101 to \$500	More than \$500	No Response	Zero	\$1 to \$25	\$26 to \$100	\$101 to \$500	More than \$500	No Response
		Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row
Greater than \$38 Billion (Largest)	25	44.0	4.0	-	12.0	36.0	4.0	52.0	8.0	-	8.0	28.0	4.0
\$1 Billion to \$38 Billion (Midsize)	559	74.2	5.7	5.3	6.2	7.1	1.3	78.6	4.0	4.8	4.8	5.7	1.7
Less than \$1 Billion (Smallest)	6,745	67.1	1.2	6.3	15.7	6.3	3.1	70.9	1.2	6.3	12.3	5.9	3.1
Total	7,329	67.6	1.6	6.2	15.0	6.4	3.0	71.4	1.4	6.1	11.7	6.0	3.0

Notes:
Proportions are calculated based on respondents and non-respondents.
Figures do not always reconcile to totals because of rounding.
'-' = For this table cell, there were no sample observations.

Table 4.1.6
Median and Average Minimum Account Balance to Avoid Low-Balance Fees with and without Direct Deposit by Asset Size

Asset Size	All Banks		Without Direct Deposit				With Direct Deposit					
	Number	Pct of Col	Number	Mean \$	Minimum \$	Median \$	Maximum \$	Number	Mean \$	Minimum \$	Median \$	Maximum \$
Greater than \$38 Billion (Largest)	13	0.6	13	1,042.38	1.00	1,500.00	1,500.00	11	932.00	1.00	1,000.00	1,500.00
\$1 Billion to \$38 Billion (Midsize)	136	6.3	136	566.87	1.00	500.00	5,000.00	109	625.02	1.00	500.00	5,000.00
Less than \$1 Billion (Smallest)	2,000	93.0	2,000	452.68	1.00	325.00	2,500.00	1,744	454.90	1.00	300.00	2,500.00
Total	2,149	100	2,149	463.50	1.00	350.00	5,000.00	1,865	467.68	1.00	300.00	5,000.00
Non-Response Rate	5,179	70.6										

Notes:

Proportions are calculated based on respondents that answered the question and that required a minimum account balance to avoid low balance maintenance fees.

Figures do not always reconcile to totals because of rounding.

Table 4.1.7**Electronic (Card-Based) Account as the Basic or Entry-Level Checking Account by Asset Size**

		Type of Basic or Entry-Level Checking Account			
		All Banks	Card Based (Paper Checks Allowed)	Card Based (Paper Checks Not Allowed)	Not Card Based
Asset Size	Number	Pct of Row	Pct of Row	Pct of Row	Pct of Row
Greater than \$38 Billion (Largest)	25	12.0	8.0	80.0	-
\$1 Billion to \$38 Billion (Midsize)	559	15.5	2.6	80.8	0.8
Less than \$1 Billion (Smallest)	6,745	21.4	0.6	75.7	2.2
Total	7,329	20.9	0.8	76.1	2.1

Notes:

Proportions are calculated based on respondents and non-respondents.

Figures do not always reconcile to totals because of rounding.

'-' = For this table cell, there were no sample observations.

Table 4.1.8.a**Typical Per-Item Check Fee for Writing More Than a Minimum Allotted Number of Checks per Month by Asset Size**

Asset Size	Per Item Fee for writing Paper Checks					
	All Banks	Checks not Allowed	No Fee	Less than \$1	\$1 or More	No Response
	Number	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row
Greater than \$38 Billion (Largest)	25	8.0	80.0	12.0	-	-
\$1 Billion to \$38 Billion (Midsize)	559	2.6	86.2	8.0	1.7	1.3
Less than \$1 Billion (Smallest)	6,745	0.6	82.9	13.5	0.6	2.2
Total	7,329	0.8	83.2	13.1	0.7	2.1

Notes:

Proportions are calculated based on respondents and non-respondents.

Figures do not always reconcile to totals because of rounding.

'-' = For this table cell, there were no sample observations.

Table 4.1.8.b
Median and Average Per-Item Check Fee by Asset Size

Asset Size	All Banks		Per-Item Paper Check Fee (\$)				
	Number	Pct of Col	Number	Mean \$	Minimum \$	Median \$	Maximum \$
Greater than \$38 Billion (Largest)	3	0.2	3	0.53	0.25	0.35	1.00
\$1 Billion to \$38 Billion (Midsize)	54	5.3	54	0.70	0.10	0.50	2.00
Less than \$1 Billion (Smallest)	957	94.3	957	0.44	0.05	0.20	6.00
Total	1,015	100	1,015	0.45	0.05	0.20	6.00
Non-Response Rate	6,313	86.1					

Notes:
Proportions are calculated based on respondents that answered the question and that also charge a per-item check fee.
Figures do not always reconcile to totals because of rounding.

Table 4.1.9.a
Nonsufficient Funds (NSF) Fees by Asset Size

Asset Size	NSF Fees						
	All Banks	Does not charge fees	\$1 to \$10	\$11 to \$25	\$26 to \$30	More than \$30	No Response
	Number	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row
Greater than \$38 Billion (Largest)	25	12.0	-	16.0	-	72.0	-
\$1 Billion to \$38 Billion (Midsize)	559	2.2	0.8	12.0	28.4	53.3	3.1
Less than \$1 Billion (Smallest)	6,745	3.1	1.8	43.2	33.4	15.1	3.1
Total	7,329	3.1	1.8	40.7	32.9	18.2	3.1

Notes:
 Proportions are calculated based on respondents and non-respondents.
 Figures do not always reconcile to totals because of rounding.
 '-' = For this table cell, there were no sample observations.

Table 4.1.9.b
Median and Average Nonsufficient Funds (NSF) Fees by Asset Size

Asset Size	All Banks		NSF Fees				
	Number	Pct of Col	Number	Mean \$	Minimum \$	Median \$	Maximum \$
Greater than \$38 Billion (Largest)	22	0.3	22	33.18	22.00	35.00	38.00
\$1 Billion to \$38 Billion (Midsize)	529	7.7	529	31.17	5.00	32.00	40.00
Less than \$1 Billion (Smallest)	6,319	91.9	6,319	26.17	5.00	27.00	40.00
Total	6,870	100	6,870	26.58	5.00	28.00	40.00
Non-Response Rate	458	6.2					

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.

Table 4.1.10.a
Nonsufficient Funds (NSF) Fees by Branch Concentration in MSA Geographies

		NSF Fees					
	All Banks	Does not charge fees	\$1 to \$10	\$11 to \$25	\$26 to \$30	More than \$30	No Response
Branch Concentration in MSA Geographies	Number	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row
Low-MSA	3,697	3.5	2.3	48.5	30.6	12.7	2.3
High-MSA	3,631	2.6	1.3	32.8	35.2	23.8	3.9
Total	7,329	3.1	1.8	40.7	32.9	18.2	3.1

Notes:
 Proportions are calculated based on respondents and non-respondents.
 Figures do not always reconcile to totals because of rounding.

Table 4.1.10.b**Median and Average Nonsufficient Funds (NSF) Fees by Branch Concentration in MSA Geographies**

Branch Concentration in MSA Geographies	All Banks		NSF Fees				
	Number	Pct of Col	Number	Mean \$	Minimum \$	Median \$	Maximum \$
Low-MSA	3,481	50.6	3,481	25.39	5.00	25.00	38.00
High-MSA	3,388	49.3	3,388	27.80	5.00	30.00	40.00
Total	6,870	100	6,870	26.58	5.00	28.00	40.00
Non-Response Rate	458	6.2					

Notes:

Proportions are calculated based on respondents that answered the question.

Figures do not always reconcile to totals because of rounding.

Table 4.1.10.c***Nonsufficient Funds (NSF) Fees by Asset Size and Branch Concentration in MSA Geographies***

		NSF Fees						
		All Banks	Does not charge fees	\$1 to \$10	\$11 to \$25	\$26 to \$30	More than \$30	No Response
Asset Size	Branch Concentration in MSA Geographies	Number	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row
Greater than \$38 Billion (Largest)	High-MSA	25	12.0	-	16.0	-	72.0	-
\$1 Billion to \$38 Billion (Midsize)	Low-MSA	186	1.3	-	14.6	37.3	46.6	-
	High-MSA	372	2.6	1.3	10.6	24.0	56.6	4.6
Less than \$1 Billion (Smallest)	Low-MSA	3,510	3.6	2.4	50.3	30.3	10.9	2.4
	High-MSA	3,234	2.6	1.3	35.5	36.8	19.7	3.9
Total	Total	7,329	3.1	1.8	40.7	32.9	18.2	3.1

Notes:

Proportions are calculated based on respondents and non-respondents.

Figures do not always reconcile to totals because of rounding.

'-' = For this table cell, there were no sample observations.

Table 4.1.10.d
Median and Average Nonsufficient Funds Fees by Asset Size and Branch Concentration in MSA Geographies

Asset Size	Branch Concentration in MSA Geographies	All Banks		NSF Fees				
		Number	Pct of Col	Number	Mean \$	Minimum \$	Median \$	Maximum \$
Greater than \$38 Billion (Largest)	High-MSA	25	0.3	22	33.18	22.00	35.00	38.00
\$1 Billion to \$38 Billion (Midsize)	Low-MSA	186	2.6	183	30.68	20.00	30.00	38.00
	High-MSA	355	5.0	345	31.44	5.00	32.00	40.00
Less than \$1 Billion (Smallest)	Low-MSA	3,425	48.2	3,298	25.10	5.00	25.00	35.54
	High-MSA	3,106	43.7	3,021	27.35	5.00	29.00	40.00
Total	Total	7,098	100	6,870	26.58	5.00	28.00	40.00
Non-Response Rate	Total	230	3.1					

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.

Table 4.1.11.a**Type of Overdraft Program for Basic or Entry-Level Checking Accounts by Asset Size**

			Asset Size		
All Banks			Greater than \$38 Billion (Largest)	\$1 Billion to \$38 Billion (Midsize)	Less than \$1 Billion (Smallest)
Overdraft Coverage	Number	Pct of Col	Pct of Col	Pct of Col	Pct of Col
Bank offers automated overdraft coverage on an automated or ad hoc basis					
Yes	6,551	91.3	92.0	92.3	91.2
No	618	8.6	8.0	7.6	8.7
Total	7,170	100	100	100	100
Non-Response Rate	158	2.1		1.7	2.2
Bank offers automated overdraft coverage on most basic or entry-level account					
Yes	2,204	33.6	69.5	53.9	31.8
No	4,347	66.3	30.4	46.0	68.1
Total	6,551	100	100	100	100
Non-Response Rate	777	10.6	8.0	9.3	10.7

Notes:

Proportions are calculated based on respondents that answered the question.

Figures do not always reconcile to totals because of rounding.

Table 4.1.11.b
Alternatives Offered to Overdraft Program by Asset Size

	All Banks		Asset Size		
			Greater than \$38 Billion (Largest)	\$1 Billion to \$38 Billion (Midsize)	Less than \$1 Billion (Smallest)
Alternatives to Automated Overdraft Protection	Number	Pct of Col	Pct of Col	Pct of Col	Pct of Col
Overdraft line of credit (LOC)					
Yes	3,963	55.7	72.0	79.5	53.7
No	3,140	44.2	28.0	20.4	46.2
Total	7,103	100	100	100	100
Non-Response Rate	225	3.0		2.2	3.1
Savings-checking link for overdrafts					
Yes	5,632	78.5	84.0	84.5	78.0
No	1,535	21.4	16.0	15.4	21.9
Total	7,167	100	100	100	100
Non-Response Rate	161	2.2		2.2	2.2
None, One, or Both					
None	1,036	14.5	8.0	6.3	15.2
Only overdraft LOC	477	6.6	8.0	9.0	6.4
Only savings-checking link for overdrafts	2,145	30.0	20.0	14.0	31.3
Both	3,486	48.7	64.0	70.4	46.9
Total	7,146	100	100	100	100
Non-Response Rate	182	2.4		2.2	2.5

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.

Table 4.1.12.a
Overdraft Program Fees by Asset Size

Asset Size	Overdraft Fee						
	All Banks	No Program	\$1 to \$10	\$11 to \$25	\$26 to \$30	More than \$30	No Response
	Number	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row
Greater than \$38 Billion (Largest)	25	8.0	-	24.0	-	68.0	-
\$1 Billion to \$38 Billion (Midsize)	559	7.1	1.3	12.0	25.7	52.0	1.7
Less than \$1 Billion (Smallest)	6,745	8.5	2.8	39.1	33.4	13.8	2.2
Total	7,329	8.4	2.7	36.9	32.7	16.9	2.1

Notes:
 Proportions are calculated based on respondents and non-respondents.
 Figures do not always reconcile to totals because of rounding.
 '-' = For this table cell, there were no sample observations.

Table 4.1.12.b
Median and Average Overdraft Program Fees by Asset Size

Asset Size	All Banks		Overdraft Fee (\$) Among Banks Offering ODPs				
	Number	Pct of Col	Number	Mean \$	Minimum \$	Median \$	Maximum \$
Greater than \$38 Billion (Largest)	23	0.3	23	32.26	22.00	35.00	37.00
\$1 Billion to \$38 Billion (Midsize)	509	7.7	509	31.17	5.00	32.00	41.00
Less than \$1 Billion (Smallest)	6,021	91.8	6,021	26.03	2.50	27.00	37.00
Total	6,553	100	6,553	26.45	2.50	28.00	41.00
Non-Response Rate	775	10.5					

Notes:
Proportions are calculated based on respondents that answered the question and that also cover overdraft obligations either on an automated or adhoc basis.
Figures do not always reconcile to totals because of rounding.

Table 4.1.12.c
Overdraft Program Fees by Branch Concentration in MSA Geographies

Branch Concentration in MSA Geographies	Overdraft Fee						
	All Banks	No Program	\$1 to \$10	\$11 to \$25	\$26 to \$30	More than \$30	No Response
	Number	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row
Low-MSA	3,697	6.2	3.4	46.7	30.0	11.8	1.7
High-MSA	3,631	10.6	1.9	27.1	35.5	22.1	2.6
Total	7,329	8.4	2.7	36.9	32.7	16.9	2.1

Notes:
 Proportions are calculated based on respondents and non-respondents.
 Figures do not always reconcile to totals because of rounding.

Table 4.1.12.d
Median and Average Overdraft Program Fees by Branch Concentration in MSA Geographies

Branch Concentration in MSA Geographies	All Banks		Overdraft Fee (\$) Among Banks Offering ODPs				
	Number	Pct of Col	Number	Mean \$	Minimum \$	Median \$	Maximum \$
Low-MSA	3,403	51.9	3,403	25.04	5.00	25.00	38.00
High-MSA	3,150	48.0	3,150	27.97	2.50	30.00	41.00
Total	6,553	100	6,553	26.45	2.50	28.00	41.00
Non-Response Rate	775	10.5					

Notes:
 Proportions are calculated based on respondents that answered the question and that also cover overdraft obligations either on an automated or adhoc basis.
 Figures do not always reconcile to totals because of rounding.

Table 4.1.12.e
Overdraft Program Fees by Asset Size and Branch Concentration in MSA Geographies

		Overdraft Fee						
		All Banks	No Program	\$1 to \$10	\$11 to \$25	\$26 to \$30	More than \$30	No Response
Asset Size	Branch Concentration in MSA Geographies	Number	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row
Greater than \$38 Billion (Largest)	High-MSA	25	8.0	-	24.0	-	68.0	-
\$1 Billion to \$38 Billion (Midsize)	Low-MSA	186	9.3	-	13.3	36.0	41.3	-
	High-MSA	372	6.0	2.0	11.3	20.6	57.3	2.6
Less than \$1 Billion (Smallest)	Low-MSA	3,510	6.0	3.6	48.4	29.6	10.3	1.8
	High-MSA	3,234	11.1	1.9	28.9	37.5	17.7	2.6
Total	Total	7,329	8.4	2.7	36.9	32.7	16.9	2.1

Notes:
Proportions are calculated based on respondents and non-respondents.
Figures do not always reconcile to totals because of rounding.
'-' = For this table cell, there were no sample observations.

Table 4.1.12.f
Median and Average Overdraft Program Fees by Asset Size and Branch Concentration in MSA Geographies

Asset Size	Branch Concentration in MSA Geographies	All Banks		Overdraft Fee (\$) Among Banks Offering ODPs				
		Number	Pct of Col	Number	Mean \$	Minimum \$	Median \$	Maximum \$
Greater than \$38 Billion (Largest)	High-MSA	23	0.3	23	32.26	22.00	35.00	37.00
\$1 Billion to \$38 Billion (Midsize)	Low-MSA	168	2.5	168	30.66	20.00	30.00	38.00
	High-MSA	340	5.1	340	31.43	5.00	33.00	41.00
Less than \$1 Billion (Smallest)	Low-MSA	3,234	49.3	3,234	24.75	5.00	25.00	35.54
	High-MSA	2,787	42.5	2,787	27.52	2.50	30.00	37.00
Total	Total	6,553	100	6,553	26.45	2.50	28.00	41.00
Non-Response Rate	Total	775	10.5					

Notes:

Proportions are calculated based on respondents that answered the question and that also cover overdraft obligations either on an automated or adhoc basis.

Figures do not always reconcile to totals because of rounding.

Table 4.1.13
Comparison of the Difference between NSF and ODP Fees by Asset Size

	All Banks	NSF Fees are greater than ODP Fees	NSF Fees and ODP Fees are the same	ODP Fees are greater than NSF Fees	ODP Programs are not offered
Asset Size	Number	Pct of Row	Pct of Row	Pct of Row	Pct of Row
Greater than \$38 Billion (Largest)	25	4.0	84.0	-	12.0
\$1 Billion to \$38 Billion (Midsize)	559	3.5	81.7	4.4	10.2
Less than \$1 Billion (Smallest)	6,745	4.4	78.2	3.1	14.1
Total	7,329	4.3	78.5	3.2	13.8

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
'-' = For this table cell, there were no sample observations.

Table 4.1.14.a**The Availability of Funds for a Hypothetical \$2,500 Check Payable to a Customer of the Bank by Check Type and Asset Size**

			Asset Size		
All Banks			Greater than \$38 Billion (Largest)	\$1 Billion to \$38 Billion (Midsize)	Less than \$1 Billion (Smallest)
Availability of Funds	Number	Pct of Col	Pct of Col	Pct of Col	Pct of Col
Availability of Funds: On-Us Check					
Same business day	4,664	65.5	37.5	54.3	66.5
Next business day	2,267	31.8	62.5	42.8	30.8
Beyond next business day	185	2.6	-	2.7	2.5
Total	7,116	100	100	100	100
Non-Response Rate	212	2.8	4.0	3.5	2.8
Availability of Funds: Payroll Check					
Same business day	2,934	41.4	8.3	23.3	42.9
Next business day	3,495	49.3	75.0	61.6	48.2
Beyond next business day	657	9.2	16.6	14.9	8.7
Total	7,087	100	100	100	100
Non-Response Rate	241	3.2	4.0	4.8	3.1
Availability of Funds: Personal Check					
Same business day	1,966	27.6	4.1	13.4	28.8
Next business day	3,786	53.2	70.8	60.4	52.5
Beyond next business day	1,357	19.0	25.0	26.0	18.5
Total	7,111	100	100	100	100
Non-Response Rate	217	2.9	4.0	4.4	2.8
Availability of Funds: Government Check					
Same business day	4,429	62.2	16.6	43.7	63.9
Next business day	2,543	35.7	79.1	54.4	34.0
Beyond next business day	138	1.9	4.1	1.8	1.9
Total	7,111	100	100	100	100
Non-Response Rate	217	2.9	4.0	4.4	2.8

Notes:

Proportions are calculated based on respondents that answered the question.

Figures do not always reconcile to totals because of rounding.

'-' = For this table cell, there were no sample observations.

Table 4.1.14.b**The Availability of Funds for a Hypothetical \$2,500 Check Payable to a Customer of the Bank by Check Type by Branch Concentration in MSA Geographies**

			Branch Concentration in MSA Geographies	
All Banks			Low-MSA	High-MSA
Availability of Funds	Number	Pct of Col	Pct of Col	Pct of Col
Availability of Funds: On-Us Check				
Same business day	4,664	65.5	75.0	55.7
Next business day	2,267	31.8	24.1	39.7
Beyond next business day	185	2.6	0.7	4.4
Total	7,116	100	100	100
Non-Response Rate	212	2.8	2.3	3.5
Availability of Funds: Payroll Check				
Same business day	2,934	41.4	52.9	29.2
Next business day	3,495	49.3	42.8	56.0
Beyond next business day	657	9.2	4.2	14.6
Total	7,087	100	100	100
Non-Response Rate	241	3.2	1.7	4.8
Availability of Funds: Personal Check				
Same business day	1,966	27.6	37.9	16.9
Next business day	3,786	53.2	48.0	58.6
Beyond next business day	1,357	19.0	13.9	24.4
Total	7,111	100	100	100
Non-Response Rate	217	2.9	1.7	4.1
Availability of Funds: Government Check				
Same business day	4,429	62.2	73.2	50.8
Next business day	2,543	35.7	25.4	46.5
Beyond next business day	138	1.9	1.3	2.6
Total	7,111	100	100	100
Non-Response Rate	217	2.9	1.7	4.1

Notes:

Proportions are calculated based on respondents that answered the question.
 Figures do not always reconcile to totals because of rounding.

Table 4.1.14.c**The Availability of Funds for a Hypothetical \$2,500 Check Payable to a Customer of the Bank by Check Type, Asset Size and Branch Concentration in MSA Geographies**

			Asset Size													
			Greater than \$38 Billion (Largest)				\$1 Billion to \$38 Billion (Midsize)				Less than \$1 Billion (Smallest)					
			Branch Concentration in MSA Geographies				Branch Concentration in MSA Geographies				Branch Concentration in MSA Geographies					
			All Banks		Low-MSA		High-MSA		Low-MSA		High-MSA		Low-MSA		High-MSA	
Availability of Funds	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Availability of Funds: On-Us Check																
Same business day	4,664	65.5	-	-	9	37.5	114	61.3	178	50.7	2,595	75.7	1,766	56.4		
Next business day	2,267	31.8	-	-	15	62.5	64	34.6	166	47.1	808	23.6	1,212	38.7		
Beyond next business day	185	2.6	-	-	-	-	7	4.0	7	2.1	21	0.6	148	4.7		
Total	7,116	100	-	-	24	100	186	100	352	100	3,425	100	3,127	100		
Non-Response Rate	212	2.8			1	4.0			19	5.3	85	2.4	106	3.2		
Availability of Funds: Payroll Check																
Same business day	2,934	41.4	-	-	2	8.3	49	27.0	74	21.4	1,872	54.3	936	30.3		
Next business day	3,495	49.3	-	-	18	75.0	109	59.4	218	62.8	1,446	41.9	1,702	55.1		
Beyond next business day	657	9.2	-	-	4	16.6	24	13.5	54	15.7	127	3.7	446	14.4		
Total	7,087	100	-	-	24	100	183	100	347	100	3,446	100	3,085	100		
Non-Response Rate	241	3.2			1	4.0	2	1.3	24	6.6	63	1.8	148	4.6		
Availability of Funds: Personal Check																
Same business day	1,966	27.6	-	-	1	4.1	37	20.2	34	9.9	1,340	38.8	553	17.8		
Next business day	3,786	53.2	-	-	17	70.8	106	58.1	216	61.7	1,638	47.5	1,808	58.2		
Beyond next business day	1,357	19.0	-	-	6	25.0	39	21.6	99	28.3	468	13.5	744	23.9		
Total	7,111	100	-	-	24	100	183	100	350	100	3,446	100	3,106	100		
Non-Response Rate	217	2.9			1	4.0	2	1.3	22	6.0	63	1.8	127	3.9		
Availability of Funds: Government Check																
Same business day	4,429	62.2	-	-	4	16.6	84	45.9	149	42.5	2,574	74.6	1,617	52.0		
Next business day	2,543	35.7	-	-	19	79.1	94	51.3	196	56.0	829	24.0	1,404	45.2		
Beyond next business day	138	1.9	-	-	1	4.1	4	2.7	4	1.4	42	1.2	85	2.7		
Total	7,111	100	-	-	24	100	183	100	350	100	3,446	100	3,106	100		
Non-Response Rate	217	2.9			1	4.0	2	1.3	22	6.0	63	1.8	127	3.9		

Notes:

Proportions are calculated based on respondents that answered the question.

Figures do not always reconcile to totals because of rounding.

'-' = For this table cell, there were no sample observations.

Table 4.2.1.a
Minimum Amount to Open a Basic or Entry-Level Savings Account by Asset Size

	All Banks	Zero	\$1 to \$25	\$26 to \$100	More than \$100	No Response
Asset Size	Number	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row
Greater than \$38 Billion (Largest)	25	8.0	52.0	36.0	-	4.0
\$1 Billion to \$38 Billion (Midsize)	559	10.6	27.5	53.3	5.7	2.6
Less than \$1 Billion (Smallest)	6,745	10.7	21.1	58.9	6.9	2.2
Total	7,329	10.7	21.7	58.4	6.8	2.2

Notes:
 Proportions are calculated based on respondents and non-respondents.
 Figures do not always reconcile to totals because of rounding.
 '-' = For this table cell, there were no sample observations.

Table 4.2.1.b
Minimum Savings Account Balance Required to Avoid a Fee by Asset Size

	All Banks	Zero	\$1 to \$25	\$26 to \$100	More than \$100	No Response
Asset Size	Number	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row
Greater than \$38 Billion (Largest)	25	8.0	-	12.0	76.0	4.0
\$1 Billion to \$38 Billion (Midsize)	559	19.1	8.4	27.5	42.2	2.6
Less than \$1 Billion (Smallest)	6,745	28.0	8.8	38.4	21.1	3.4
Total	7,329	27.3	8.7	37.5	22.9	3.4

Notes:
 Proportions are calculated based on respondents and non-respondents.
 Figures do not always reconcile to totals because of rounding.
 ' - ' = For this table cell, there were no sample observations.

Table 4.2.2.a
Median and Average Minimum Amount to Open a Basic or Entry-Level Savings Account by Asset Size

Asset Size	All Banks		Minimum Amount to Open Savings Account					Minimum Account Balance Required to Avoid a Fee				
	Number	Pct of Col	Number	Mean \$	Minimum \$	Median \$	Maximum \$	Number	Mean \$	Minimum \$	Median \$	Maximum \$
Greater than \$38 Billion (Largest)	19	0.4	19	34.84	1.00	25.00	100.00	19	294.73	50.00	300.00	500.00
\$1 Billion to \$38 Billion (Midsized)	380	8.9	380	89.94	1.00	100.00	1,000.00	380	196.52	1.00	200.00	1,000.00
Less than \$1 Billion (Smallest)	3,851	90.6	3,851	98.24	1.00	100.00	1,000.00	3,851	172.65	1.00	100.00	2,500.00
Total	4,250	100	4,250	97.21	1.00	100.00	1,000.00	4,250	175.33	1.00	100.00	2,500.00
Non-Response Rate	3,078	42.0										

Notes:

Proportions are calculated based on respondents that answered the question and that also require a minimum amount to open a basic or entry-level savings account.

Figures do not always reconcile to totals because of rounding.

Table 4.2.2.b**Median and Average Minimum Account Balance Required to Avoid a Low Balance Fee on a Basic or Entry-Level Savings Account by Asset Size**

Asset Size	All Banks		Minimum Account Balance Required to Avoid a Fee				
	Number	Pct of Col	Number	Mean \$	Minimum \$	Median \$	Maximum \$
Greater than \$38 Billion (Largest)	22	0.4	22	302.27	50.00	300.00	500.00
\$1 Billion to \$38 Billion (Midsize)	432	8.7	432	188.16	1.00	200.00	1,000.00
Less than \$1 Billion (Smallest)	4,468	90.7	4,468	159.60	1.00	100.00	2,500.00
Total	4,922	100	4,922	162.74	1.00	100.00	2,500.00
Non-Response Rate	2,406	32.8					

Notes:

Proportions are calculated based on respondents that answered the question and that also require a minimum balance in a basic or entry-level savings account to avoid a low balance fee.

Figures do not always reconcile to totals because of rounding.

Table 4.2.3.a
Monthly Maintenance Fee on a Basic or Entry-Level Savings Account by Asset Size

Asset Size	All Banks		If Minimum Balance Requirement is Met								If Minimum Balance Requirement is Not Met					
			Zero		\$1 to \$3		More than \$3		No Response		\$1 to \$3		More than \$3		No Response	
	Number	Pct of Col	Number	Pct of Row	Number	Pct of Row	Number	Pct of Row	Number	Pct of Row	Number	Pct of Row	Number	Pct of Row	Number	Pct of Row
Greater than \$38 Billion (Largest)	25	0.3	16	64.0	1	4.0	4	16.0	4	16.0	4	16.0	17	68.0	4	16.0
\$1 Billion to \$38 Billion (Midsize)	559	7.6	250	44.8	101	18.2	59	10.6	146	26.2	258	46.2	154	27.5	146	26.2
Less than \$1 Billion (Smallest)	6,745	92.0	2,680	39.7	829	12.3	617	9.1	2,617	38.8	2,915	43.2	1,212	17.9	2,617	38.8
Total	7,329	100	2,947	40.2	932	12.7	680	9.2	2,767	37.7	3,177	43.3	1,383	18.8	2,767	37.7

Notes:
 Proportions are calculated based on respondents and non-respondents.
 Figures do not always reconcile to totals because of rounding.

Table 4.2.3.b**Median and Average Monthly Maintenance Fees on a Basic or Entry-Level Savings Account by Asset Size**

Asset Size	All Banks											
	Number	Pct of Col	Number	Mean \$	Minimum \$	Median \$	Maximum \$	Number	Mean \$	Minimum \$	Median \$	Maximum \$
Greater than \$38 Billion (Largest)	21	0.4	21	0.90	0.00	0.00	4.50	21	4.23	2.00	4.00	7.50
\$1 Billion to \$38 Billion (Midsize)	419	8.9	419	1.50	0.00	0.00	15.00	419	3.59	0.50	3.00	15.00
Less than \$1 Billion (Smallest)	4,255	90.6	4,255	1.28	0.00	0.00	15.00	4,255	3.06	0.25	2.50	15.00
Total	4,696	100	4,696	1.30	0.00	0.00	15.00	4,696	3.11	0.25	2.50	15.00
Non-Response Rate	2,632	35.9										

Notes:

Proportions are calculated based on respondents that answered the question and reported monthly, quarterly or annual fees, and charge a fee if the minimum balance requirement is not met.

Figures do not always reconcile to totals because of rounding.

'-' = For this table cell, there were no sample observations.

Table 4.2.4
Availability of Automatic Savings Feature by Asset Size

Asset Size	Automatic Savings Options					
	All Banks		No Automatic Savings	Automatic Savings without Fee	Automatic Savings with Fee	No Response
	Number	Pct of Col	Pct of Row	Pct of Row	Pct of Row	Pct of Row
Greater than \$38 Billion (Largest)	25	0.3	4.0	92.0	-	4.0
\$1 Billion to \$38 Billion (Midsize)	559	7.6	14.2	80.0	2.6	3.1
Less than \$1 Billion (Smallest)	6,745	92.0	17.3	74.7	4.4	3.4
Total	7,329	100	17.0	75.2	4.2	3.4

Notes:
 Proportions are calculated based on respondents and non-respondents.
 Figures do not always reconcile to totals because of rounding.
 '-' = For this table cell, there were no sample observations.

Table 4.2.5
Alternative Savings Products Offered by Asset Size

Alternative Savings Products	All Banks		Asset Size		
			Greater than \$38 Billion (Largest)	\$1 Billion to \$38 Billion (Midsize)	Less than \$1 Billion (Smallest)
	Number	Pct of Col	Pct of Col	Pct of Col	Pct of Col
Individual Development Accounts (IDA)					
Yes	269	3.7	45.8	20.1	2.2
No	6,871	96.2	54.1	79.8	97.7
Total	7,140	100	100	100	100
Non-Response Rate	188	2.5	4.0	3.1	2.5
Specialized Savings Clubs					
Yes	2,916	41.0	37.5	53.6	40.0
No	4,181	58.9	62.5	46.3	59.9
Total	7,097	100	100	100	100
Non-Response Rate	231	3.1	4.0	3.1	3.1
Workplace Based Savings					
Yes	670	9.4	52.1	31.3	7.4
No	6,445	90.5	47.8	68.6	92.5
Total	7,115	100	100	100	100
Non-Response Rate	213	2.9	8.0	3.5	2.8
Youth (Minor) Savings Accounts					
Yes	5,832	81.6	82.6	90.8	80.9
No	1,309	18.3	17.3	9.1	19.0
Total	7,141	100	100	100	100
Non-Response Rate	187	2.5	8.0	2.6	2.5
At least one of the above					
Yes	6,211	86.7	87.5	93.6	86.1
No	952	13.2	12.5	6.3	13.8
Total	7,164	100	100	100	100
Non-Response Rate	164	2.2	4.0	2.6	2.2
Other Savings Products					
Yes	1,566	27.7	55.5	44.3	26.4
No	4,077	72.2	44.4	55.6	73.5
Total	5,644	100	100	100	100
Non-Response Rate	1,684	22.9	28.0	29.7	22.3

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.

Table 4.3.1**Accept Non-traditional forms of identification at Account Opening by Asset Size**

	All Banks		Asset Size		
			Greater than \$38 Billion (Largest)	\$1 Billion to \$38 Billion (Midsize)	Less than \$1 Billion (Smallest)
Non-Traditional Forms of Identification	Number	Pct of Col	Pct of Col	Pct of Col	Pct of Col
Foreign Passport					
Yes	4,061	57.6	95.8	74.5	56.0
No	2,988	42.3	4.1	25.4	43.9
Total	7,050	100	100	100	100
Non-Response Rate	278	3.8	4.0	4.0	3.7
Other Foreign ID					
Yes	2,792	39.7	91.6	52.5	38.4
No	4,234	60.2	8.3	47.4	61.5
Total	7,026	100	100	100	100
Non-Response Rate	302	4.1	4.0	4.4	4.1
ITIN					
Yes	5,137	72.5	75.0	84.8	71.5
No	1,939	27.4	25.0	15.1	28.4
Total	7,076	100	100	100	100
Non-Response Rate	252	3.4	4.0	3.1	3.4
Foreign Passport, Other Foreign ID, or ITIN					
Yes	5,909	83.0	100	92.6	82.1
No	1,210	16.9	-	7.3	17.8
Total	7,119	100	100	100	100
Non-Response Rate	209	2.8	4.0	3.1	2.8

Notes:

Proportions are calculated based on respondents that answered the question.

Figures do not always reconcile to totals because of rounding.

'-' = For this table cell, there were no sample observations.

Table 4.3.2
Treatment of Adverse Information during Application Screening on Checking and Savings Accounts
by Asset Size

Asset Size	Checking Application Screening: How is Adverse Information Handled?						Savings Application Screening: How is Adverse Information Handled?					
	All Banks	Automatically Rejected	Reviewed within Location	Reviewed elsewhere	Other	No Response	Automatically Rejected	Reviewed within Location	Reviewed elsewhere	Other	No Response	
	Number	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	Pct of Row	
Greater than \$38 Billion (Largest)	25	12.0	52.0	-	28.0	8.0	16.0	56.0	-	20.0	8.0	
\$1 Billion to \$38 Billion (Midsize)	559	20.4	55.1	8.0	12.8	3.5	16.8	58.6	8.4	12.4	3.5	
Less than \$1 Billion (Smallest)	6,745	24.6	47.9	9.1	13.5	4.7	19.8	51.1	8.5	14.5	5.9	
Total	7,329	24.2	48.5	9.0	13.5	4.6	19.6	51.6	8.4	14.3	5.8	

Notes:
Proportions are calculated based on respondents and non-respondents.
Figures do not always reconcile to totals because of rounding.
'-' = For this table cell, there were no sample observations.

Table 4.3.3
Reasons for account application denial by Asset Size

	All Banks		Asset Size		
			Greater than \$38 Billion (Largest)	\$1 Billion to \$38 Billion (Midsize)	Less than \$1 Billion (Smallest)
Reasons for account application denial	Number	Pct of Col	Pct of Col	Pct of Col	Pct of Col
Most Common Reason for Denial: Checking Application					
Insufficient identification	1,255	17.7	12.5	15.3	17.9
Negative Screening Hit, Prior Account Closure or Mismanagement	4,631	65.3	70.8	71.1	64.8
Negative Screening Hit, Fraud	206	2.9	4.1	6.5	2.6
No credit score/insufficient or negative credit history	461	6.5	-	2.7	6.8
Insufficient initial deposit	153	2.1	-	0.9	2.2
Other	382	5.3	12.5	3.2	5.5
Total	7,090	100	100	100	100
Non-Response Rate	238	3.2	4.0	4.4	3.1
Most Common Reason for Denial: Savings Application					
Insufficient identification	1,712	24.3	17.3	25.0	24.3
Negative Screening Hit, Prior Account Closure or Mismanagement	3,918	55.7	69.5	61.1	55.2
Negative Screening Hit, Fraud	238	3.3	4.3	4.6	3.2
No credit score/insufficient or negative credit history	392	5.5	-	1.8	5.9
Insufficient initial deposit	339	4.8	-	3.7	4.9
Other	426	6.0	8.6	3.7	6.2
Total	7,028	100	100	100	100
Non-Response Rate	300	4.1	8.0	4.0	4.1

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
'-' = For this table cell, there were no sample observations.

Table 4.3.4
Offers a 'Stepping Stone' or 'Second Chance' Account to Individuals not Qualified for Conventional Accounts by Asset Size

Asset Size	All Banks		Offers Stepping Stone or Second Chance Account		
			Yes	No	No Response
	Number	Pct of Col	Pct of Row	Pct of Row	Pct of Row
Greater than \$38 Billion (Largest)	25	0.3	44.0	48.0	8.0
\$1 Billion to \$38 Billion (Midsize)	559	7.6	32.0	64.0	4.0
Less than \$1 Billion (Smallest)	6,745	92.0	20.1	74.7	5.0
Total	7,329	100	21.1	73.8	4.9

Notes:
 Proportions are calculated based on respondents and non-respondents.
 Figures do not always reconcile to totals because of rounding.

Table 5.1
Percent of Banks Offering Auxiliary Products to Basic Accountholders and Non-Customers

Auxiliary Products	Basic Accountholders	Non-Customers
	Percent	Percent
Cashing Payroll Checks	71.4	47.3
Money Orders	68.2	32.8
Cashier, Bank or Other Official Checks	86.1	35.2
In-Person Third Party Bill Pay	22.1	9.1
International Remittances	56.6	8.7
Domestic Remittances	68.1	11.2

Notes:
Proportions are calculated based on respondents that answered the question.

Table 5.1.1.a
Auxiliary Products Offered to Basic Account Holders by Asset Size

			Asset Size		
All Banks			Greater than \$38 Billion (Largest)	\$1 Billion to \$38 Billion (Midsize)	Less than \$1 Billion (Smallest)
Auxiliary Products	Number	Pct of Col	Pct of Col	Pct of Col	Pct of Col
Cashing Payroll Checks					
Yes	5,123	71.4	80.0	77.2	70.9
No	2,044	28.5	20.0	22.7	29.0
Total	7,167	100	100	100	100
Non-Response Rate	161	2.2		2.2	2.2
Money Orders					
Yes	4,695	68.2	84.0	66.2	68.3
No	2,185	31.7	16.0	33.7	31.6
Total	6,881	100	100	100	100
Non-Response Rate	447	6.1		4.0	6.3
Cashier, Bank or Other Official Checks					
Yes	5,999	86.1	95.8	91.1	85.7
No	963	13.8	4.1	8.8	14.2
Total	6,962	100	100	100	100
Non-Response Rate	366	4.9	4.0	4.4	5.0
In-Person Third Party Bill Pay					
Yes	1,525	22.1	12.5	18.3	22.5
No	5,347	77.8	87.5	81.6	77.4
Total	6,872	100	100	100	100
Non-Response Rate	456	6.2	4.0	5.3	6.3
International Remittances					
Yes	3,890	56.6	64.0	65.4	55.8
No	2,977	43.3	36.0	34.5	44.1
Total	6,868	100	100	100	100
Non-Response Rate	460	6.2		6.2	6.3
Domestic Remittances					
Yes	4,708	68.1	64.0	71.0	67.8
No	2,203	31.8	36.0	28.9	32.1
Total	6,911	100	100	100	100
Non-Response Rate	417	5.7		6.2	5.6

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.

Table 5.1.1.b
Auxiliary Products Offered to Non-Customers by Asset Size

			Asset Size		
All Banks			Greater than \$38 Billion (Largest)	\$1 Billion to \$38 Billion (Midsize)	Less than \$1 Billion (Smallest)
Auxiliary Products	Number	Pct of Col	Pct of Col	Pct of Col	Pct of Col
Cashing Payroll Checks					
Yes	3,392	47.3	84.0	44.5	47.4
No	3,775	52.6	16.0	55.4	52.5
Total	7,167	100	100	100	100
Non-Response Rate	161	2.2		2.2	2.2
Money Orders					
Yes	2,277	32.8	54.1	25.7	33.3
No	4,661	67.1	45.8	74.2	66.6
Total	6,938	100	100	100	100
Non-Response Rate	390	5.3	4.0	4.8	5.3
Cashier, Bank or Other Official Checks					
Yes	2,399	35.2	54.1	32.7	35.3
No	4,411	64.7	45.8	67.2	64.6
Total	6,811	100	100	100	100
Non-Response Rate	517	7.0	4.0	4.8	7.2
In-Person Third Party Bill Pay					
Yes	627	9.1	8.0	5.6	9.4
No	6,224	90.8	92.0	94.3	90.5
Total	6,852	100	100	100	100
Non-Response Rate	476	6.5		5.3	6.6
Sending International Remittances					
Yes	596	8.7	20.0	11.4	8.4
No	6,248	91.2	80.0	88.5	91.5
Total	6,844	100	100	100	100
Non-Response Rate	484	6.6		6.6	6.6
Sending Domestic Remittances					
Yes	762	11.2	12.0	10.9	11.2
No	6,018	88.7	88.0	89.0	88.7
Total	6,781	100	100	100	100
Non-Response Rate	547	7.4		6.6	7.5

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.

Table 5.1.2.a
Cashier, Bank or Other Official Checks Offered to Basic Accountholders by Asset Size

Asset Size	Cashier, Bank or Other Official Checks										
	All Banks		Service is Free		Charges a Fee		Fee in dollars among those charging a fee				
	Number	Pct of Col	Number	Pct of Row	Number	Pct of Row	Number	Mean \$	Minimum \$	Median \$	Maximum \$
Greater than \$38 Billion (Largest)	23	0.4	5	21.7	18	78.2	18	7.58	1.00	8.00	12.00
\$1 Billion to \$38 Billion (Midsize)	469	8.1	116	24.8	352	75.1	352	6.49	2.00	5.00	50.00
Less than \$1 Billion (Smallest)	5,255	91.4	1,446	27.5	3,808	72.4	3,808	4.83	1.00	5.00	25.00
Total	5,748	100	1,568	27.2	4,179	72.7	4,179	4.98	1.00	5.00	50.00
Non-Response Rate	1,580	21.5									

Notes:

Proportions are calculated based on respondents that answered the question and that also offer cashier, bank or other official checks to basic accountholders.

Figures do not always reconcile to totals because of rounding.

Fees are based on a hypothetical \$250 auxiliary product.

Table 5.1.2.b
Cashier, Bank or Other Official Checks Offered to Non-Customers by Asset Size

Asset Size	Cashier, Bank or Other Official Checks										
	All Banks		Service is Free		Charges a Fee		Fee in dollars among those charging a fee				
	Number	Pct of Col	Number	Pct of Row	Number	Pct of Row	Number	Mean \$	Minimum \$	Median \$	Maximum \$
Greater than \$38 Billion (Largest)	13	0.5	1	7.6	12	92.3	12	8.79	1.00	7.75	20.00
\$1 Billion to \$38 Billion (Midsize)	168	7.0	2	1.4	166	98.5	166	8.61	3.00	7.00	50.00
Less than \$1 Billion (Smallest)	2,212	92.4	148	6.7	2,063	93.2	2,063	6.39	1.50	5.00	40.00
Total	2,394	100	152	6.3	2,242	93.6	2,242	6.57	1.00	5.00	50.00
Non-Response Rate	4,934	67.3									

Notes:

Proportions are calculated based on respondents that answered the question and that also offer cashier, bank or other official checks to basic accountholders.

Figures do not always reconcile to totals because of rounding.

Fees are based on a hypothetical \$250 auxiliary product.

Table 5.1.3.a
Payroll Check Cashing Services to Basic Account Holders by Asset Size

Asset Size	Cashing Payroll Checks										
	All Banks		Service is Free		Charges a Fee		Fee in dollars among those charging a fee				
	Number	Pct of Col	Number	Pct of Row	Number	Pct of Row	Number	Mean \$	Minimum \$	Median \$	Maximum \$
Greater than \$38 Billion (Largest)	20	0.4	17	85.0	3	15.0	3	4.00	2.50	2.50	7.00
\$1 Billion to \$38 Billion (Midsize)	404	8.3	397	98.1	7	1.8	7	28.33	5.00	5.00	75.00
Less than \$1 Billion (Smallest)	4,425	91.2	4,191	94.7	234	5.2	234	4.90	2.00	5.00	10.00
Total	4,850	100	4,606	94.9	244	5.0	244	5.61	2.00	5.00	75.00
Non-Response Rate	2,478	33.8									

Notes:
Proportions are calculated based on respondents that answered the question and that also offer payroll check cashing service to basic account holders.
Figures do not always reconcile to totals because of rounding.
Fees are based on a hypothetical \$250 auxiliary product.

Table 5.1.3.b
Payroll Check Cashing Services to Non-Customers by Asset Size

Asset Size	Cashing Payroll Checks										
	All Banks		Service is Free		Charges a Fee		Fee in dollars among those charging a fee				
	Number	Pct of Col	Number	Pct of Row	Number	Pct of Row	Number	Mean \$	Minimum \$	Median \$	Maximum \$
Greater than \$38 Billion (Largest)	21	0.6	5	23.8	16	76.1	16	5.76	2.50	5.50	10.00
\$1 Billion to \$38 Billion (Midsize)	236	7.1	59	25.2	176	74.7	176	6.20	2.50	5.00	25.00
Less than \$1 Billion (Smallest)	3,021	92.1	808	26.7	2,212	73.2	2,212	6.55	2.00	5.00	25.00
Total	3,278	100	873	26.6	2,405	73.3	2,405	6.52	2.00	5.00	25.00
Non-Response Rate	4,050	55.2									

Notes:
Proportions are calculated based on respondents that answered the question and that also offer payroll check cashing service to non-customers.
Figures do not always reconcile to totals because of rounding.
Fees are based on a hypothetical \$250 auxiliary product.

Table 5.1.4.a
Money Order Services to Basic Account Holders by Asset Size

Asset Size	All Banks		Money Orders				Fee in dollars among those charging a fee				
			Service is Free		Charges a Fee						
	Number	Pct of Col	Number	Pct of Row	Number	Pct of Row	Number	Mean \$	Minimum \$	Median \$	Maximum \$
Greater than \$38 Billion (Largest)	20	0.4	3	15.0	17	85.0	17	5.63	1.50	5.00	25.00
\$1 Billion to \$38 Billion (Midsize)	335	7.4	69	20.7	265	79.2	265	4.14	0.25	4.00	37.50
Less than \$1 Billion (Smallest)	4,127	92.0	1,212	29.3	2,915	70.6	2,915	2.94	1.00	3.00	10.00
Total	4,483	100	1,285	28.6	3,197	71.3	3,197	3.06	0.25	3.00	37.50
Non-Response Rate	2,845	38.8									

Notes:
Proportions are calculated based on respondents that answered the question and that also offer money orders to basic account holders.
Figures do not always reconcile to totals because of rounding.
Fees are based on a hypothetical \$250 auxiliary product.

Table 5.1.4.b
Money Order Services to Non-Customers by Asset Size

Asset Size	Money Orders										
	All Banks		Service is Free		Charges a Fee		Fee in dollars among those charging a fee				
	Number	Pct of Col	Number	Pct of Row	Number	Pct of Row	Number	Mean \$	Minimum \$	Median \$	Maximum \$
Greater than \$38 Billion (Largest)	13	0.5	1	7.6	12	92.3	12	7.66	1.50	5.00	25.00
\$1 Billion to \$38 Billion (Midsize)	136	6.0	-	-	136	100	136	5.19	0.25	5.00	12.00
Less than \$1 Billion (Smallest)	2,127	93.4	42	2.0	2,085	98.0	2,085	3.87	1.00	3.00	20.00
Total	2,277	100	43	1.9	2,233	98.0	2,233	3.97	0.25	3.00	25.00
Non-Response Rate	5,051	68.9									

Notes:
Proportions are calculated based on respondents that answered the question and that also offer money orders to non-customers.
Figures do not always reconcile to totals because of rounding.
'-' = For this table cell, there were no sample observations.
Fees are based on a hypothetical \$250 auxiliary product.

Table 5.1.5.a
Domestic Remittance Services to Basic Accountholders by Asset Size

Asset Size	All Banks		Domestic Remittances				Fee in dollars among those charging a fee				
	Number	Pct of Col	Service is Free		Charges a Fee		Number	Mean \$	Minimum \$	Median \$	Maximum \$
			Number	Pct of Row	Number	Pct of Row					
Greater than \$38 Billion (Largest)	15	0.3	2	13.3	13	86.6	13	21.46	1.00	25.00	30.00
\$1 Billion to \$38 Billion (Midsize)	360	7.6	14	4.1	345	95.8	345	21.19	0.50	20.00	75.00
Less than \$1 Billion (Smallest)	4,319	92.0	148	3.4	4,170	96.5	4,170	19.23	2.00	20.00	60.00
Total	4,694	100	165	3.5	4,528	96.4	4,528	19.38	0.50	20.00	75.00
Non-Response Rate	2,634	35.9									

Notes:
Proportions are calculated based on respondents that answered the question and that also offer domestic remittance services to basic accountholders.
Figures do not always reconcile to totals because of rounding.
Fees are based on a hypothetical \$250 auxiliary product.

Table 5.1.5.b
Domestic Remittance Services to Non-Customers by Asset Size

	All Banks		Domestic Remittances				Fee in dollars among those charging a fee				
	Number	Pct of Col	Number	Pct of Row	Number	Pct of Row	Number	Mean \$	Minimum \$	Median \$	Maximum \$
Greater than \$38 Billion (Largest)	2	0.2	-	-	2	100	2	14.00	10.00	14.00	18.00
\$1 Billion to \$38 Billion (Midsize)	57	7.4	-	-	57	100	57	27.43	5.00	25.00	99.00
Less than \$1 Billion (Smallest)	702	92.1	-	-	702	100	702	20.90	5.00	20.00	45.00
Total	761	100	-	-	761	100	760	21.38	5.00	20.00	99.00
Non-Response Rate	6,566	89.5									

Notes:
Proportions are calculated based on respondents that answered the question and that also offer domestic remittance services to non-customers.
Figures do not always reconcile to totals because of rounding.
'-' = For this table cell, there were no sample observations.
Fees are based on a hypothetical \$250 auxiliary product.

Table 5.1.6.a
International Remittance Services to Basic Accountholders by Asset Size

Asset Size	All Banks		International Remittances				Fee in dollars among those charging a fee				
			Service is Free		Charges a Fee						
	Number	Pct of Col	Number	Pct of Row	Number	Pct of Row	Number	Mean \$	Minimum \$	Median \$	Maximum \$
Greater than \$38 Billion (Largest)	14	0.3	2	14.2	12	85.7	12	26.33	5.00	32.50	45.00
\$1 Billion to \$38 Billion (Midsize)	325	8.4	7	2.2	318	97.7	318	38.27	5.00	40.00	75.00
Less than \$1 Billion (Smallest)	3,489	91.1	21	0.6	3,468	99.3	3,468	39.00	5.00	40.00	85.00
Total	3,828	100	30	0.8	3,798	99.1	3,798	38.90	5.00	40.00	85.00
Non-Response Rate	3,500	47.7									

Notes:
Proportions are calculated based on respondents that answered the question and that also offer international remittance services to basic accountholders.
Figures do not always reconcile to totals because of rounding.
Fees are based on a hypothetical \$250 auxiliary product.

Table 5.1.6.b
International Remittance Services to Non-Customers by Asset Size

	All Banks		International Remittances				Fee in dollars among those charging a fee				
			Service is Free		Charges a Fee						
	Number	Pct of Col	Number	Pct of Row	Number	Pct of Row	Number	Mean \$	Minimum \$	Median \$	Maximum \$
Greater than \$38 Billion (Largest)	3	0.5	-	-	3	100	3	9.66	9.00	9.99	10.00
\$1 Billion to \$38 Billion (Midsize)	57	9.6	-	-	57	100	57	38.56	8.00	40.00	99.00
Less than \$1 Billion (Smallest)	531	89.4	-	-	531	100	531	40.76	10.00	50.00	75.00
Total	593	100	-	-	592	100	591	40.39	8.00	50.00	99.00
Non-Response Rate	6,734	91.8									

Notes:

Proportions are calculated based on respondents that answered the question and that also offer international remittance services to non-customers.

Figures do not always reconcile to totals because of rounding.

'-' = For this table cell, there were no sample observations.

Fees are based on a hypothetical \$250 auxiliary product.

Table 5.1.7.a
In Person Third-Party Bill Payment Services to Basic Accountholders by Asset Size

Asset Size	All Banks		In-Person Third Party Bill Pay				Fee in dollars among those charging a fee				
			Service is Free		Charges a Fee						
	Number	Pct of Col	Number	Pct of Row	Number	Pct of Row	Number	Mean \$	Minimum \$	Median \$	Maximum \$
Greater than \$38 Billion (Largest)	3	0.2	1	33.3	2	66.6	2	9.50	7.00	9.50	12.00
\$1 Billion to \$38 Billion (Midsize)	89	6.4	81	91.6	7	8.3	7	2.35	0.30	0.75	6.00
Less than \$1 Billion (Smallest)	1,297	93.3	1,127	86.8	170	13.1	170	2.81	0.50	1.50	10.00
Total	1,390	100	1,210	87.0	179	12.9	179	2.86	0.30	1.00	12.00
Non-Response Rate	5,938	81.0									

Notes:
Proportions are calculated based on respondents that answered the question and that also offer in person third-party bill payment services to basic accountholders.
Figures do not always reconcile to totals because of rounding.

Table 5.1.7.b
In Person Third-Party Bill Payment Services to Non-Customers by Asset Size

Asset Size	All Banks		In-Person Third Party Bill Pay				Fee in dollars among those charging a fee				
	Number	Pct of Col	Service is Free		Charges a Fee		Number	Mean \$	Minimum \$	Median \$	Maximum \$
			Number	Pct of Row	Number	Pct of Row					
Greater than \$38 Billion (Largest)	2	0.3	-	-	2	100	2	9.50	7.00	9.50	12.00
\$1 Billion to \$38 Billion (Midsize)	27	5.2	19	72.7	7	27.2	7	0.51	0.30	0.50	0.75
Less than \$1 Billion (Smallest)	489	94.3	425	86.9	63	13.0	63	1.66	1.00	2.00	2.00
Total	518	100	445	85.8	73	14.1	73	1.76	0.30	2.00	12.00
Non-Response Rate	6,810	92.9									

Notes:
Proportions are calculated based on respondents that answered the question and that also offer in person third-party bill payment services to non-customers.
Figures do not always reconcile to totals because of rounding.
'-' = For this table cell, there were no sample observations.

Table 5.2.1
Auxiliary Products to Basic Accountholders by Branch Concentration in MSAs

		Asset Size							
		All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
Branch Concentration	Auxiliary Products	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Cashing Payroll Checks									
High-MSA	Yes	2,677	77.0	20	80.0	295	80.9	2,361	76.5
High-MSA	No	798	22.9	5	20.0	69	19.0	723	23.4
Total		3,475	100	25	100	365	100	3,085	100
Non-Response Rate		3,853	52.5			193	34.6	3,659	54.2
Low-MSA	Yes	2,445	66.2	-	-	126	69.8	2,319	66.0
Low-MSA	No	1,246	33.7	-	-	54	30.1	1,191	33.9
Total		3,692	100	-	-	181	100	3,510	100
Non-Response Rate		3,636	49.6	25	100	377	67.5	3,234	47.9
Money Orders									
High-MSA	Yes	2,174	63.9	21	84.0	238	67.1	1,914	63.3
High-MSA	No	1,227	36.0	4	16.0	116	32.8	1,106	36.6
Total		3,401	100	25	100	355	100	3,021	100
Non-Response Rate		3,927	53.5			203	36.4	3,723	55.2
Low-MSA	Yes	2,521	72.4	-	-	116	64.3	2,404	72.9
Low-MSA	No	958	27.5	-	-	64	35.6	893	27.0
Total		3,479	100	-	-	181	100	3,298	100
Non-Response Rate		3,849	52.5	25	100	377	67.5	3,446	51.1
Cashier, Bank or Other Official Checks									
High-MSA	Yes	3,024	89.0	23	95.8	320	90.8	2,680	88.7
High-MSA	No	373	10.9	1	4.1	32	9.1	340	11.2
Total		3,398	100	24	100	352	100	3,021	100
Non-Response Rate		3,930	53.6	1	4.0	206	36.8	3,723	55.2
Low-MSA	Yes	2,975	83.4	-	-	166	91.7	2,808	83.0
Low-MSA	No	589	16.5	-	-	14	8.2	574	16.9
Total		3,564	100	-	-	181	100	3,383	100
Non-Response Rate		3,764	51.3	25	100	377	67.5	3,361	49.8

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
'-' = For this table cell, there were no sample observations.

Table 5.2.1
Auxiliary Products to Basic Accountholders by Branch Concentration in MSAs

		Asset Size							
		All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
Branch Concentration	Auxiliary Products	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
In-Person Third Party Bill Pay									
High-MSA	Yes	539	15.9	3	12.5	47	13.4	489	16.3
High-MSA	No	2,834	84.0	21	87.5	303	86.5	2,510	83.6
Total		3,374	100	24	100	350	100	3,000	100
Non-Response Rate		3,954	53.9	1	4.0	208	37.3	3,744	55.5
Low-MSA	Yes	985	28.1	-	-	49	27.7	936	28.2
Low-MSA	No	2,512	71.8	-	-	129	72.2	2,383	71.7
Total		3,498	100	-	-	178	100	3,319	100
Non-Response Rate		3,830	52.2	25	100	380	68.0	3,425	50.7
International Remittances									
High-MSA	Yes	1,891	56.4	16	64.0	216	61.7	1,659	55.7
High-MSA	No	1,462	43.5	9	36.0	134	38.2	1,319	44.2
Total		3,354	100	25	100	350	100	2,978	100
Non-Response Rate		3,974	54.2			208	37.3	3,766	55.8
Low-MSA	Yes	1,999	56.8	-	-	126	72.8	1,872	56.0
Low-MSA	No	1,515	43.1	-	-	47	27.1	1,468	43.9
Total		3,514	100	-	-	173	100	3,340	100
Non-Response Rate		3,814	52.0	25	100	385	68.8	3,404	50.4
Domestic Remittances									
High-MSA	Yes	2,159	63.6	16	64.0	228	65.7	1,914	63.3
High-MSA	No	1,234	36.3	9	36.0	119	34.2	1,106	36.6
Total		3,394	100	25	100	347	100	3,021	100
Non-Response Rate		3,934	53.6			211	37.7	3,723	55.2
Low-MSA	Yes	2,548	72.4	-	-	144	81.6	2,404	71.9
Low-MSA	No	968	27.5	-	-	32	18.3	936	28.0
Total		3,516	100	-	-	176	100	3,340	100
Non-Response Rate		3,812	52.0	25	100	382	68.4	3,404	50.4

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
'-' = For this table cell, there were no sample observations.

Table 5.2.2
Auxiliary Products to Non-Customers by Branch Concentration in MSAs

		Asset Size							
		All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
Branch Concentration	Auxiliary Products	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Cashing Payroll Checks									
High-MSA	Yes	1,340	38.5	21	84.0	149	40.8	1,170	37.9
High-MSA	No	2,135	61.4	4	16.0	216	59.1	1,914	62.0
Total		3,475	100	25	100	365	100	3,085	100
Non-Response Rate		3,853	52.5			193	34.6	3,659	54.2
Low-MSA	Yes	2,051	55.5	-	-	94	52.0	1,957	55.7
Low-MSA	No	1,640	44.4	-	-	86	47.9	1,553	44.2
Total		3,692	100	-	-	181	100	3,510	100
Non-Response Rate		3,636	49.6	25	100	377	67.5	3,234	47.9
Money Orders									
High-MSA	Yes	837	24.7	13	54.1	79	22.5	744	24.8
High-MSA	No	2,539	75.2	11	45.8	273	77.4	2,255	75.1
Total		3,376	100	24	100	352	100	3,000	100
Non-Response Rate		3,952	53.9	1	4.0	206	36.8	3,744	55.5
Low-MSA	Yes	1,440	40.4	-	-	57	31.9	1,383	40.8
Low-MSA	No	2,121	59.5	-	-	121	68.0	2,000	59.1
Total		3,562	100	-	-	178	100	3,383	100
Non-Response Rate		3,766	51.3	25	100	380	68.0	3,361	49.8
Cashier, Bank or Other Official Checks									
High-MSA	Yes	1,037	31.5	13	54.1	109	31.2	914	31.3
High-MSA	No	2,252	68.4	11	45.8	240	68.7	2,000	68.6
Total		3,289	100	24	100	350	100	2,915	100
Non-Response Rate		4,039	55.1	1	4.0	208	37.3	3,829	56.7
Low-MSA	Yes	1,362	38.6	-	-	64	35.6	1,297	38.8
Low-MSA	No	2,159	61.3	-	-	116	64.3	2,042	61.1
Total		3,521	100	-	-	181	100	3,340	100
Non-Response Rate		3,807	51.9	25	100	377	67.5	3,404	50.4

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
'-' = For this table cell, there were no sample observations.

Table 5.2.2
Auxiliary Products to Non-Customers by Branch Concentration in MSAs

		Asset Size							
		All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
Branch Concentration	Auxiliary Products	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
In-Person Third Party Bill Pay									
High-MSA	Yes	168	5.0	2	8.0	17	4.9	148	5.0
High-MSA	No	3,145	94.9	23	92.0	335	95.0	2,787	94.9
Total		3,314	100	25	100	352	100	2,936	100
Non-Response Rate		4,014	54.7			206	36.8	3,808	56.4
Low-MSA	Yes	459	12.9	-	-	12	7.0	446	13.2
Low-MSA	No	3,079	87.0	-	-	163	92.9	2,915	86.7
Total		3,538	100	-	-	176	100	3,361	100
Non-Response Rate		3,790	51.7	25	100	382	68.4	3,383	50.1
Sending International Remittances									
High-MSA	Yes	162	4.8	5	20.0	29	8.5	127	4.3
High-MSA	No	3,167	95.1	20	80.0	318	91.4	2,829	95.6
Total		3,330	100	25	100	347	100	2,957	100
Non-Response Rate		3,998	54.5			211	37.7	3,787	56.1
Low-MSA	Yes	434	12.3	-	-	29	17.1	404	12.1
Low-MSA	No	3,080	87.6	-	-	144	82.8	2,936	87.8
Total		3,514	100	-	-	173	100	3,340	100
Non-Response Rate		3,814	52.0	25	100	385	68.8	3,404	50.4
Sending Domestic Remittances									
High-MSA	Yes	198	5.9	3	12.0	24	7.1	170	5.7
High-MSA	No	3,129	94.0	22	88.0	320	92.8	2,787	94.2
Total		3,327	100	25	100	345	100	2,957	100
Non-Response Rate		4,001	54.5			213	38.2	3,787	56.1
Low-MSA	Yes	564	16.3	-	-	32	18.3	531	16.2
Low-MSA	No	2,888	83.6	-	-	144	81.6	2,744	83.7
Total		3,453	100	-	-	176	100	3,276	100
Non-Response Rate		3,875	52.8	25	100	382	68.4	3,468	51.4

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
'-' = For this table cell, there were no sample observations.

Table 5.3.1
Auxiliary Products at ATMs or Kiosks to Basic Account Holders by Asset Size

			Asset Size		
All Banks			Greater than \$38 Billion (Largest)	\$1 Billion to \$38 Billion (Midsize)	Less than \$1 Billion (Smallest)
Auxiliary Products	Number	Pct of Col	Pct of Col	Pct of Col	Pct of Col
Cashing Payroll Checks					
Yes	413	8.1	15.0	6.5	8.2
No	4,660	91.8	85.0	93.4	91.7
Total	5,073	100	100	100	100
Non-Response Rate	2,255	30.7	20.0	25.7	31.2
Money Orders					
Yes	244	5.1	4.7	2.7	5.3
No	4,471	94.8	95.2	97.2	94.6
Total	4,716	100	100	100	100
Non-Response Rate	2,612	35.6	16.0	36.4	35.6
Cashier, Bank or Other Official Checks					
Yes	265	4.5	-	2.0	4.7
No	5,597	95.4	100	97.9	95.2
Total	5,862	100	100	100	100
Non-Response Rate	1,466	20.0	16.0	14.2	20.5
In-Person Third Party Bill Pay					
Yes	71	4.5	-	7.1	4.4
No	1,482	95.4	100	92.8	95.5
Total	1,554	100	100	100	100
Non-Response Rate	5,774	78.7	88.0	81.3	78.5
International Remittances					
Yes	158	4.1	13.3	2.1	4.2
No	3,688	95.8	86.6	97.8	95.7
Total	3,847	100	100	100	100
Non-Response Rate	3,481	47.5	40.0	38.6	48.2
Domestic Remittances					
Yes	181	3.8	6.2	2.6	3.9
No	4,508	96.1	93.7	97.3	96.0
Total	4,689	100	100	100	100
Non-Response Rate	2,639	36.0	36.0	32.8	36.2

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
'-' = For this table cell, there were no sample observations.

Table 5.3.2
Auxiliary Products at ATMs or Kiosks to Non-Customers by Asset Size

Auxiliary Products	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Cashing Payroll Checks								
Yes	153	4.7	-	-	4	2.0	148	5.0
No	3,086	95.2	21	100	236	97.9	2,829	95.0
Total	3,240	100	21	100	240	100	2,978	100
Non-Response Rate	4,088	55.7	4	16.0	318	56.8	3,766	55.8
Money Orders								
Yes	151	6.6	-	-	2	1.8	148	7.0
No	2,124	93.3	14	100	131	98.1	1,978	93.0
Total	2,275	100	14	100	134	100	2,127	100
Non-Response Rate	5,053	68.9	11	44.0	424	76.0	4,617	68.4
Cashier, Bank or Other Official Checks								
Yes	153	6.4	-	-	4	2.8	148	6.7
No	2,222	93.5	13	100	166	97.1	2,042	93.2
Total	2,376	100	13	100	171	100	2,191	100
Non-Response Rate	4,952	67.5	12	48.0	387	69.3	4,553	67.5
In-Person Third Party Bill Pay								
Yes	21	3.3	-	-	-	-	21	3.5
No	606	96.6	2	100	29	100	574	96.4
Total	627	100	2	100	29	100	595	100
Non-Response Rate	6,701	91.4	23	92.0	529	94.6	6,149	91.1
International Remittances								
Yes	21	3.6	-	-	-	-	21	4.1
No	554	96.3	3	100	62	100	489	95.8
Total	575	100	3	100	62	100	510	100
Non-Response Rate	6,753	92.1	22	88.0	496	88.8	6,234	92.4
Domestic Remittances								
Yes	21	2.7	-	-	-	-	21	3.0
No	741	97.2	3	100	57	100	680	96.9
Total	762	100	3	100	57	100	702	100
Non-Response Rate	6,566	89.5	22	88.0	501	89.7	6,042	89.5

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
'-' = For this table cell, there were no sample observations.

Table 5.4
Network-Branded Reloadable Prepaid Cards by Asset Size

			Asset Size					
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
Network-branded Reloadable Prepaid Cards	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Offer directly to Customers								
Yes	1,641	23.3	8	32.0	101	19.1	1,531	23.6
No	5,404	76.6	17	68.0	429	80.8	4,957	76.3
Total	7,046	100	25	100	531	100	6,489	100
Non-Response Rate	282	3.8			27	4.8	255	3.7
Offer directly to Non-Customers								
Yes	1,020	14.4	6	25.0	57	10.6	957	14.7
No	6,048	85.5	18	75.0	477	89.3	5,553	85.2
Total	7,069	100	24	100	534	100	6,510	100
Non-Response Rate	259	3.5	1	4.0	24	4.4	234	3.4
Issue on behalf of third party businesses that offer directly to consumers								
Yes	477	6.7	5	20.0	47	8.7	425	6.5
No	6,573	93.2	20	80.0	489	91.2	6,064	93.4
Total	7,051	100	25	100	536	100	6,489	100
Non-Response Rate	277	3.7			22	4.0	255	3.7

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.

Table 5.5***Non-Traditional Forms of Identification Accepted for Check Cashing by Non-Customers by Asset Size***

			Asset Size					
			Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
Non-Traditional Forms of Identification	All Banks		Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
	Number	Pct of Col						
Bank Cashes Checks for Non-Customers								
Yes	2,571	39.2	18	81.8	191	37.9	2,361	39.2
No	3,976	60.7	4	18.1	313	62.0	3,659	60.7
Total	6,547	100	22	100	504	100	6,021	100
Non-Response Rate	781	10.6	3	12.0	54	9.7	723	10.7
Bank Accepts Foreign Passport								
Yes	1,376	53.5	18	100	124	65.7	1,234	52.2
No	1,192	46.4	-	-	64	34.2	1,127	47.7
Total	2,568	100	18	100	188	100	2,361	100
Non-Response Rate	4,760	64.9	7	28.0	370	66.2	4,383	64.9
Bank Accepts Other Foreign ID								
Yes	1,010	39.3	15	83.3	101	53.2	893	37.8
No	1,560	60.6	3	16.6	89	46.7	1,468	62.1
Total	2,571	100	18	100	191	100	2,361	100
Non-Response Rate	4,757	64.9	7	28.0	367	65.7	4,383	64.9
Bank Accepts Passport or Other Foreign ID								
Yes	1,457	56.6	18	100	141	74.0	1,297	54.9
No	1,113	43.3	-	-	49	25.9	1,063	45.0
Total	2,571	100	18	100	191	100	2,361	100
Non-Response Rate	4,757	64.9	7	28.0	367	65.7	4,383	64.9

Notes:

Proportions are calculated based on respondents that answered the question.

Figures do not always reconcile to totals because of rounding.

'-' = For this table cell, there were no sample observations.

Table 5.6
Unsecured Personal Loan Characteristics by Asset Size

Unsecured Personal Loan Characteristics	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Bank Offers Unsecured Personal Loans								
Yes	6,283	87.7	20	83.3	454	83.9	5,808	88.0
No	878	12.2	4	16.6	86	16.0	787	11.9
Total	7,161	100	24	100	541	100	6,596	100
Non-Response Rate	167	2.2	1	4.0	17	3.1	148	2.2
Requires Minimum Amount for Unsecured Personal Loans								
None Stated	2,720	43.2	-	-	124	27.3	2,595	44.6
Yes: Less than or equal to \$2,500	3,323	52.8	14	70.0	288	63.3	3,021	52.0
Yes: More than \$2,500	239	3.8	6	30.0	42	9.2	191	3.2
Total	6,283	100	20	100	454	100	5,808	100
Non-Response Rate	1,045	14.2	5	20.0	104	18.6	936	13.8
Offers Repayment Period 90+ Days								
Yes	5,156	82.0	18	90.0	414	91.2	4,723	81.3
No	1,126	17.9	2	10.0	39	8.7	1,085	18.6
Total	6,283	100	20	100	454	100	5,808	100
Non-Response Rate	1,045	14.2	5	20.0	104	18.6	936	13.8
Offers APR 36 Percent or Less								
Yes	5,584	89.1	19	95.0	437	96.1	5,127	88.6
No	677	10.8	1	5.0	17	3.8	659	11.3
Total	6,262	100	20	100	454	100	5,787	100
Non-Response Rate	1,066	14.5	5	20.0	104	18.6	957	14.1
Offers Streamlined Application Process								
Yes	5,692	90.5	17	85.0	377	83.0	5,298	91.2
No	590	9.4	3	15.0	77	16.9	510	8.7
Total	6,283	100	20	100	454	100	5,808	100
Non-Response Rate	1,045	14.2	5	20.0	104	18.6	936	13.8
Offers Safe Unsecured Personal Loans								
Yes	4,071	64.8	10	50.0	295	65.0	3,766	64.8
No	2,211	35.1	10	50.0	159	34.9	2,042	35.1
Total	6,283	100	20	100	454	100	5,808	100
Non-Response Rate	1,045	14.2	5	20.0	104	18.6	936	13.8

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
'-' = For this table cell, there were no sample observations.

Table 5.6.1
Unsecured Personal Loan by Minimum Loan Amount by Asset Size

Requires Minimum Amount for Unsecured Personal Loans	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
None Stated	2,720	43.2	-	-	124	27.3	2,595	44.6
Yes: Less than or equal to \$2,500	3,323	52.8	14	70.0	288	63.3	3,021	52.0
Yes: More than \$2,500	239	3.8	6	30.0	42	9.2	191	3.2
Total	6,283	100	20	100	454	100	5,808	100
Non-Response Rate	1,045	14.2	5	20.0	104	18.6	936	13.8

Notes:

Proportions are calculated based on respondents that answered the question and that also offer unsecured personal loans.

Figures do not always reconcile to totals because of rounding.

'-' = For this table cell, there were no sample observations.

Table 5.6.2
Unsecured Personal Loan Repayment Period by Asset Size

Offers Repayment Period 90+ Days	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Yes	4,916	81.3	12	85.7	372	90.3	4,532	80.6
No	1,126	18.6	2	14.2	39	9.6	1,085	19.3
Total	6,043	100	14	100	412	100	5,617	100
Non-Response Rate	1,285	17.5	11	44.0	146	26.2	1,127	16.7

Notes:

Proportions are calculated based on respondents that answered the question and that also offer unsecured personal loans with a minimum balance of \$2,500 or less.

Figures do not always reconcile to totals because of rounding.

Table 5.6.3
Unsecured Personal Loan APR by Asset Size

Offers APR 36 Percent or Less	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Yes	5,344	88.7	13	92.8	395	95.7	4,936	88.2
No	677	11.2	1	7.1	17	4.2	659	11.7
Total	6,022	100	14	100	412	100	5,596	100
Non-Response Rate	1,306	17.8	11	44.0	146	26.2	1,148	17.0

Notes:

Proportions are calculated based on respondents that answered the question and that also offer unsecured personal loans with a minimum balance of \$2,500 or less.

Annual Percentage Rate (APR) includes upfront fees plus interest.

Figures do not always reconcile to totals because of rounding.

Table 5.6.4
Unsecured Personal Loan Underwriting by Asset Size

Offers Streamlined Application Process	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Yes	5,540	91.6	11	78.5	337	81.9	5,191	92.4
No	503	8.3	3	21.4	74	18.0	425	7.5
Total	6,043	100	14	100	412	100	5,617	100
Non-Response Rate	1,285	17.5	11	44.0	146	26.2	1,127	16.7

Notes:

Proportions are calculated based on respondents that answered the question and that also offer unsecured personal loans with a minimum balance of \$2,500 or less.

Figures do not always reconcile to totals because of rounding.

Table 6.1.1
Financial Education and Outreach by Asset Size

Financial Education and Outreach	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Teach Basic Financial Education Topics								
Yes	3,469	48.4	22	88.0	447	82.5	3,000	45.4
No	3,693	51.5	3	12.0	94	17.4	3,595	54.5
Total	7,162	100	25	100	541	100	6,596	100
Non-Response Rate	166	2.2			17	3.1	148	2.2
Funding to Community Partners								
Yes	3,620	50.5	24	96.0	447	82.5	3,149	47.7
No	3,542	49.4	1	4.0	94	17.4	3,446	52.2
Total	7,162	100	25	100	541	100	6,596	100
Non-Response Rate	166	2.2			17	3.1	148	2.2
Provide Technical Expertise								
Yes	3,914	55.5	23	95.8	444	83.6	3,446	53.1
No	3,130	44.4	1	4.1	86	16.3	3,042	46.8
Total	7,045	100	24	100	531	100	6,489	100
Non-Response Rate	283	3.8	1	4.0	27	4.8	255	3.7
Free Counseling								
Yes	5,703	80.7	24	96.0	444	84.0	5,234	80.3
No	1,362	19.2	1	4.0	84	15.9	1,276	19.6
Total	7,065	100	25	100	529	100	6,510	100
Non-Response Rate	263	3.6			29	5.3	234	3.4
Other								
Yes	734	23.9	6	66.6	111	41.6	617	22.1
No	2,329	76.0	3	33.3	156	58.3	2,170	77.8
Total	3,064	100	9	100	268	100	2,787	100
Non-Response Rate	4,264	58.1	16	64.0	290	52.0	3,957	58.6

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.

Table 6.1.2
Effectiveness Rating of Financial Education and Outreach by Asset Size

Financial Education and Outreach	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Teach Basic Financial Education Topics								
Not effective at all	47	1.4	-	-	4	1.1	42	1.4
Slightly effective	941	27.8	2	9.0	109	24.8	829	28.4
Effective	1,437	42.5	18	81.8	206	46.8	1,212	41.6
Very effective	299	8.8	1	4.5	64	14.6	234	8.0
Don't know	651	19.2	1	4.5	54	12.4	595	20.4
Total	3,376	100	22	100	439	100	2,915	100
Non-Response Rate	3,952	53.9	3	12.0	119	21.3	3,829	56.7
Fund Community Partners								
Not effective at all	109	3.1	1	4.1	2	0.5	106	3.5
Slightly effective	1,097	31.7	1	4.1	96	22.1	1,000	33.3
Effective	1,298	37.5	14	58.3	221	50.5	1,063	35.4
Very effective	310	8.9	4	16.6	72	16.4	234	7.8
Don't know	644	18.6	4	16.6	44	10.2	595	19.8
Total	3,461	100	24	100	437	100	3,000	100
Non-Response Rate	3,867	52.7	1	4.0	121	21.7	3,744	55.5
Provide Technical Expertise								
Not effective at all	71	1.8	-	-	7	1.6	63	1.8
Slightly effective	1,064	27.5	1	4.5	84	19.1	978	28.7
Effective	1,604	41.4	14	63.6	228	51.6	1,361	40.0
Very effective	354	9.1	3	13.6	74	16.8	276	8.1
Don't know	774	20.0	4	18.1	47	10.6	723	21.2
Total	3,868	100	22	100	442	100	3,404	100
Non-Response Rate	3,460	47.2	3	12.0	116	20.8	3,340	49.5
Offer Free Counseling								
Not effective at all	87	1.5	-	-	2	0.5	85	1.6
Slightly effective	1,634	28.8	1	4.1	101	23.0	1,531	29.5
Effective	2,488	43.9	17	70.8	216	48.8	2,255	43.4
Very effective	813	14.3	3	12.5	86	19.6	723	13.9
Don't know	633	11.1	3	12.5	34	7.8	595	11.4
Total	5,657	100	24	100	442	100	5,191	100
Non-Response Rate	1,671	22.8	1	4.0	116	20.8	1,553	23.0

Notes:

Proportions are calculated based on respondents that answered the question and that also offer the respective types of financial education and outreach.

Figures do not always reconcile to totals because of rounding.

'-' = For this table cell, there were no sample observations.

Table 6.1.2
Effectiveness Rating of Financial Education and Outreach by Asset Size

Financial Education and Outreach	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Other								
Not effective at all	21	3.0	-	-	-	-	21	3.7
Slightly effective	81	11.7	-	-	17	15.5	63	11.1
Effective	314	45.4	2	33.3	57	51.1	255	44.4
Very effective	248	35.8	3	50.0	32	28.8	212	37.0
Don't know	27	3.9	1	16.6	4	4.4	21	3.7
Total	692	100	6	100	111	100	574	100
Non-Response Rate	6,636	90.5	19	76.0	447	80.0	6,170	91.4

Notes:
 Proportions are calculated based on respondents that answered the question and that also offer the respective types of financial education and outreach.
 Figures do not always reconcile to totals because of rounding.
 '-' = For this table cell, there were no sample observations.

Table 6.1.3
Financial Education and Outreach Frequency by Asset Size

Frequency	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
No Outreach	974	13.6	-	-	17	3.2	957	14.5
One Activity	1,417	19.7	-	-	34	6.4	1,383	20.9
Two Activities	1,135	15.8	3	12.0	47	8.7	1,085	16.4
Three Activities	1,519	21.2	1	4.0	114	21.1	1,404	21.2
Four Activities	2,114	29.5	21	84.0	327	60.5	1,766	26.7
Total	7,162	100	25	100	541	100	6,596	100
Non-Response Rate	166	2.2			17	3.1	148	2.2

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
'-' = For this table cell, there were no sample observations.

Table 6.2.1
Locations for Financial Education and Outreach by Asset Size

			Asset Size					
All Banks			Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
Locations	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Public Gatherings/Fairs								
Yes	1,988	32.5	18	75.0	268	52.6	1,702	30.5
No	4,119	67.4	6	25.0	240	47.3	3,872	69.4
Total	6,108	100	24	100	509	100	5,574	100
Non-Response Rate	1,220	16.6	1	4.0	49	8.8	1,170	17.3
Workplaces								
Yes	1,830	29.9	18	72.0	280	55.6	1,531	27.4
No	4,273	70.0	7	28.0	223	44.3	4,042	72.5
Total	6,104	100	25	100	504	100	5,574	100
Non-Response Rate	1,224	16.7			54	9.7	1,170	17.3
K-12 Schools								
Yes	4,509	73.7	22	91.6	444	86.8	4,042	72.5
No	1,601	26.2	2	8.3	67	13.1	1,531	27.4
Total	6,110	100	24	100	511	100	5,574	100
Non-Response Rate	1,218	16.6	1	4.0	47	8.4	1,170	17.3
Government Sites								
Yes	656	10.8	10	41.6	114	22.5	531	9.6
No	5,364	89.1	14	58.3	392	77.4	4,957	90.3
Total	6,020	100	24	100	506	100	5,489	100
Non-Response Rate	1,308	17.8	1	4.0	52	9.3	1,255	18.6
Bank Branches								
Yes	3,194	52.6	18	72.0	367	72.1	2,808	50.7
No	2,872	47.3	7	28.0	141	27.8	2,723	49.2
Total	6,066	100	25	100	509	100	5,532	100
Non-Response Rate	1,262	17.2			49	8.8	1,212	17.9
Vocational Schools/Colleges								
Yes	1,352	22.5	17	70.8	228	45.0	1,106	20.2
No	4,647	77.4	7	29.1	278	54.9	4,361	79.7
Total	5,999	100	24	100	506	100	5,468	100
Non-Response Rate	1,329	18.1	1	4.0	52	9.3	1,276	18.9

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.

Table 6.2.1
Locations for Financial Education and Outreach by Asset Size

Locations	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Military Installations								
Yes	57	0.9	4	16.6	32	6.3	21	0.3
No	5,986	99.0	20	83.3	477	93.6	5,489	99.6
Total	6,044	100	24	100	509	100	5,510	100
Non-Response Rate	1,284	17.5	1	4.0	49	8.8	1,234	18.2
Nonprofit/Community Organizations								
Yes	2,466	40.8	21	87.5	360	70.7	2,085	37.8
No	3,577	59.1	3	12.5	149	29.2	3,425	62.1
Total	6,044	100	24	100	509	100	5,510	100
Non-Response Rate	1,284	17.5	1	4.0	49	8.8	1,234	18.2
Other								
Yes	277	10.8	1	10.0	42	18.2	234	10.0
No	2,283	89.1	9	90.0	188	81.7	2,085	89.9
Total	2,560	100	10	100	231	100	2,319	100
Non-Response Rate	4,768	65.0	15	60.0	327	58.6	4,425	65.6

Notes:
 Proportions are calculated based on respondents that answered the question.
 Figures do not always reconcile to totals because of rounding.

Table 6.2.2
Locations for Financial Education and Outreach by Branch Concentration in LMI and MSA Geographies

			Branch Concentration in LMI Geographies				Branch Concentration in MSA Geographies			
			Low-LMI		High-LMI		Low-MSA		High-MSA	
Locations	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Public Gatherings/Fairs										
Yes	1,988	32.5	1,396	31.3	591	35.6	1,077	33.7	911	31.2
No	4,119	67.4	3,053	68.6	1,066	64.3	2,115	66.2	2,003	68.7
Total	6,108	100	4,450	100	1,657	100	3,192	100	2,915	100
Non-Response Rate	1,220	16.6	787	15.0	433	20.7	504	13.6	716	19.7
Workplaces										
Yes	1,830	29.9	1,244	28.1	586	34.9	919	28.6	911	31.4
No	4,273	70.0	3,181	71.8	1,092	65.0	2,289	71.3	1,983	68.5
Total	6,104	100	4,425	100	1,678	100	3,209	100	2,894	100
Non-Response Rate	1,224	16.7	813	15.5	411	19.6	487	13.1	736	20.2
K-12 Schools										
Yes	4,509	73.7	3,337	74.6	1,172	71.5	2,475	76.5	2,033	70.7
No	1,601	26.2	1,134	25.3	466	28.4	759	23.4	841	29.2
Total	6,110	100	4,471	100	1,638	100	3,235	100	2,875	100
Non-Response Rate	1,218	16.6	766	14.6	451	21.6	461	12.4	756	20.8
Government Sites										
Yes	656	10.8	373	8.4	282	17.5	358	11.4	297	10.3
No	5,364	89.1	4,031	91.5	1,332	82.4	2,788	88.5	2,575	89.6
Total	6,020	100	4,405	100	1,615	100	3,147	100	2,872	100
Non-Response Rate	1,308	17.8	832	15.9	475	22.7	549	14.8	759	20.9
Bank Branches										
Yes	3,194	52.6	2,271	51.2	923	56.4	1,512	48.0	1,682	57.6
No	2,872	47.3	2,158	48.7	713	43.5	1,638	51.9	1,234	42.3
Total	6,066	100	4,430	100	1,636	100	3,150	100	2,916	100
Non-Response Rate	1,262	17.2	808	15.4	454	21.7	546	14.7	715	19.7
Vocational Schools/Colleges										
Yes	1,352	22.5	886	20.2	465	28.8	739	23.8	612	21.1
No	4,647	77.4	3,502	79.7	1,144	71.1	2,363	76.1	2,283	78.8
Total	5,999	100	4,389	100	1,610	100	3,102	100	2,896	100
Non-Response Rate	1,329	18.1	849	16.2	480	22.9	594	16.0	735	20.2

Notes:
Proportions are calculated based on respondents that answered the question and that also offer financial education and outreach at the respective locations.
Figures do not always reconcile to totals because of rounding.

Table 6.2.2
Locations for Financial Education and Outreach by Branch Concentration in LMI and MSA Geographies

			Branch Concentration in LMI Geographies				Branch Concentration in MSA Geographies			
All Banks			Low-LMI		High-LMI		Low-MSA		High-MSA	
Locations	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Military Installations										
Yes	57	0.9	50	1.1	7	0.4	36	1.1	21	0.7
No	5,986	99.0	4,357	98.8	1,628	99.5	3,132	98.8	2,853	99.2
Total	6,044	100	4,407	100	1,636	100	3,169	100	2,875	100
Non-Response Rate	1,284	17.5	830	15.8	454	21.7	528	14.2	756	20.8
Nonprofit/Community Organizations										
Yes	2,466	40.8	1,668	38.0	797	48.1	1,114	35.3	1,352	46.7
No	3,577	59.1	2,718	61.9	859	51.8	2,035	64.6	1,541	53.2
Total	6,044	100	4,386	100	1,657	100	3,150	100	2,893	100
Non-Response Rate	1,284	17.5	851	16.2	433	20.7	546	14.7	737	20.3
Other										
Yes	277	10.8	206	11.2	71	9.8	156	11.4	120	10.1
No	2,283	89.1	1,631	88.7	651	90.1	1,213	88.5	1,069	89.8
Total	2,560	100	1,837	100	723	100	1,369	100	1,190	100
Non-Response Rate	4,768	65.0	3,401	64.9	1,367	65.4	2,327	62.9	2,441	67.2

Notes:

Proportions are calculated based on respondents that answered the question and that also offer financial education and outreach at the respective locations.

Figures do not always reconcile to totals because of rounding.

Table 6.2.3
Effectiveness of Financial Education and Outreach Locations by Asset Size

Locations	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Public Gatherings/Fairs								
Not Effective at all	83	4.2	-	-	19	7.4	63	3.7
Slightly effective	775	38.9	9	50.0	106	39.8	659	38.7
Effective	632	31.8	9	50.0	91	34.2	531	31.2
Very Effective	83	4.2	-	-	19	7.4	63	3.7
Don't know	412	20.7	-	-	29	11.1	382	22.5
Total	1,988	100	18	100	268	100	1,702	100
Non-Response Rate	5,340	72.8	7	28.0	290	52.0	5,042	74.7
Workplaces								
Slightly effective	430	23.5	2	11.7	67	23.8	361	23.6
Effective	963	52.6	12	70.5	163	58.4	787	51.3
Very Effective	253	13.8	3	17.6	37	13.2	212	13.8
Don't know	182	9.9	-	-	12	4.4	170	11.1
Total	1,829	100	17	100	280	100	1,531	100
Non-Response Rate	5,499	75.0	8	32.0	278	49.7	5,213	77.2
K-12 Schools								
Not Effective at all	47	1.0	-	-	4	1.1	42	1.0
Slightly effective	1,305	29.2	2	9.0	111	25.2	1,191	29.7
Effective	1,934	43.3	12	54.5	198	44.9	1,723	43.0
Very Effective	592	13.2	5	22.7	77	17.4	510	12.7
Don't know	584	13.0	3	13.6	49	11.2	531	13.2
Total	4,464	100	22	100	442	100	4,000	100
Non-Response Rate	2,864	39.0	3	12.0	116	20.8	2,744	40.6
Government Sites								
Not Effective at all	21	3.2	-	-	-	-	21	4.0
Slightly effective	215	32.8	2	20.0	22	19.5	191	36.0
Effective	324	49.5	5	50.0	64	56.5	255	48.0
Very Effective	56	8.6	2	20.0	12	10.8	42	8.0
Don't know	37	5.6	1	10.0	14	13.0	21	4.0
Total	656	100	10	100	114	100	531	100
Non-Response Rate	6,672	91.0	15	60.0	444	79.5	6,213	92.1

Notes:

Proportions are calculated based on respondents that answered the question and that also offer financial education and outreach at the respective locations.

Figures do not always reconcile to totals because of rounding.

' - ' = For this table cell, there were no sample observations.

Table 6.2.3
Effectiveness of Financial Education and Outreach Locations by Asset Size

Locations	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Bank Branches								
Not Effective at all	23	0.7	-	-	2	0.6	21	0.7
Slightly effective	961	30.5	1	5.5	67	18.3	893	32.3
Effective	1,730	54.9	12	66.6	228	62.5	1,489	53.8
Very Effective	433	13.7	5	27.7	67	18.3	361	13.0
Total	3,149	100	18	100	365	100	2,766	100
Non-Response Rate	4,179	57.0	7	28.0	193	34.6	3,978	58.9
Vocational Schools/Colleges								
Not Effective at all	4	0.3	-	-	4	2.1	-	-
Slightly effective	421	31.1	-	-	59	26.0	361	32.6
Effective	659	48.7	11	64.7	116	51.0	531	48.0
Very Effective	113	8.4	4	23.5	24	10.8	85	7.6
Don't know	152	11.2	2	11.7	22	9.7	127	11.5
Total	1,352	100	17	100	228	100	1,106	100
Non-Response Rate	5,976	81.5	8	32.0	330	59.1	5,638	83.5
Military Installations								
Slightly effective	9	17.2	-	-	9	30.7	-	-
Effective	36	63.7	3	75.0	12	38.4	21	100
Very Effective	2	4.3	-	-	2	7.6	-	-
Don't know	8	14.6	1	25.0	7	23.0	-	-
Total	57	100	4	100	32	100	21	100
Non-Response Rate	7,271	99.2	21	84.0	526	94.2	6,723	99.6
Nonprofit/Community Organizations								
Not Effective at all	106	4.3	-	-	-	-	106	5.2
Slightly effective	496	20.4	-	-	91	25.5	404	19.7
Effective	1,179	48.6	12	57.1	188	52.4	978	47.9
Very Effective	334	13.7	8	38.0	49	13.7	276	13.5
Don't know	307	12.6	1	4.7	29	8.2	276	13.5
Total	2,423	100	21	100	360	100	2,042	100
Non-Response Rate	4,905	66.9	4	16.0	198	35.5	4,702	69.7

Notes:

Proportions are calculated based on respondents that answered the question and that also offer financial education and outreach at the respective locations.

Figures do not always reconcile to totals because of rounding.

'-' = For this table cell, there were no sample observations.

Table 6.2.3
Effectiveness of Financial Education and Outreach Locations by Asset Size

Locations	Asset Size							
	All Banks		Greater than \$38 Billion (Largest)		\$1 Billion to \$38 Billion (Midsize)		Less than \$1 Billion (Smallest)	
	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col	Number	Pct of Col
Other								
Slightly effective	42	18.5	-	-	-	-	42	22.2
Effective	81	35.3	-	-	17	46.6	63	33.3
Very Effective	82	35.7	1	100	17	46.6	63	33.3
Don't know	23	10.3	-	-	2	6.6	21	11.1
Total	229	100	1	100	37	100	191	100
Non-Response Rate	7,099	96.8	24	96.0	521	93.3	6,553	97.1

Notes:

Proportions are calculated based on respondents that answered the question and that also offer financial education and outreach at the respective locations.

Figures do not always reconcile to totals because of rounding.

' - ' = For this table cell, there were no sample observations.

7.1.1

Profitability as an Obstacle by Asset Size

	All Banks		Asset Size		
			Greater than \$38 Billion (Largest)	\$1 Billion to \$38 Billion (Midsize)	Less than \$1 Billion (Smallest)
Profitability	Number	Pct of Col	Pct of Col	Pct of Col	Pct of Col
Major obstacle	1,729	24.4	45.8	26.6	24.1
Minor obstacle	2,779	39.2	41.6	39.9	39.2
Not an obstacle at all	1,800	25.4	8.3	25.6	25.4
Don't know	766	10.8	4.1	7.7	11.1
Total	7,076	100	100	100	100
Non-Response Rate	252	3.4	4.0	3.1	3.4

Notes:

Proportions are calculated based on respondents that answered the question.

Figures do not always reconcile to totals because of rounding.

7.1.2

Fraud as an Obstacle by Asset Size

	All Banks		Asset Size		
			Greater than \$38 Billion (Largest)	\$1 Billion to \$38 Billion (Midsize)	Less than \$1 Billion (Smallest)
Fraud	Number	Pct of Col	Pct of Col	Pct of Col	Pct of Col
Major obstacle	2,220	31.8	40.0	35.0	31.5
Minor obstacle	3,290	47.2	36.0	44.2	47.5
Not an obstacle at all	954	13.6	20.0	14.2	13.6
Don't know	503	7.2	4.0	6.4	7.3
Total	6,968	100	100	100	100
Non-Response Rate	360	4.9		3.5	5.0

Notes:

Proportions are calculated based on respondents that answered the question.
 Figures do not always reconcile to totals because of rounding.

7.1.3

Nonbank Competition as an Obstacle by Asset Size

	All Banks		Asset Size		
			Greater than \$38 Billion (Largest)	\$1 Billion to \$38 Billion (Midsize)	Less than \$1 Billion (Smallest)
Nonbank Competition	Number	Pct of Col	Pct of Col	Pct of Col	Pct of Col
Major obstacle	1,117	15.8	28.0	24.3	15.1
Minor obstacle	2,709	38.5	48.0	34.4	38.8
Not an obstacle at all	1,981	28.1	16.0	23.3	28.6
Don't know	1,226	17.4	8.0	17.8	17.4
Total	7,035	100	100	100	100
Non-Response Rate	293	4.0		3.1	4.1

Notes:

Proportions are calculated based on respondents that answered the question.

Figures do not always reconcile to totals because of rounding.

7.1.4

Types of Nonbank Competition Obstacles by Asset Size

Nonbank Competition	All Banks		Asset Size		
			Greater than \$38 Billion (Largest)	\$1 Billion to \$38 Billion (Midsize)	Less than \$1 Billion (Smallest)
	Number	Pct of Col	Pct of Col	Pct of Col	Pct of Col
Check cashers	1,167	31.0	27.7	44.8	29.8
Payday lenders	1,275	33.9	5.5	19.6	35.4
Money order providers	135	3.5	-	2.3	3.7
Retail Businesses Offering Network-Branded Reloadable Prepaid Cards	391	10.4	33.3	14.1	9.9
Other	256	6.8	16.6	6.2	6.8
Don't know	532	14.1	16.6	12.5	14.2
Total	3,759	100	100	100	100
Non-Response Rate	3,569	48.7	28.0	43.5	49.2

Notes:

Proportions are calculated based on respondents that answered the question and that also reported the respective types of nonbank competition as a major or minor obstacle.

Figures do not always reconcile to totals because of rounding.

'-' = For this table cell, there were no sample observations.

7.1.5

Underwriting as an Obstacle by Asset Size

	All Banks		Asset Size		
			Greater than \$38 Billion (Largest)	\$1 Billion to \$38 Billion (Midsize)	Less than \$1 Billion (Smallest)
Underwriting	Number	Pct of Col	Pct of Col	Pct of Col	Pct of Col
Major obstacle	2,002	28.4	32.0	34.7	27.9
Minor obstacle	2,937	41.7	40.0	37.9	42.1
Not an obstacle at all	1,169	16.6	20.0	14.8	16.7
Don't know	920	13.0	8.0	12.5	13.1
Total	7,030	100	100	100	100
Non-Response Rate	298	4.0		4.0	4.1

Notes:

Proportions are calculated based on respondents that answered the question.

Figures do not always reconcile to totals because of rounding.

7.2.1

Product Development as an Obstacle by Asset Size

Product Development	All Banks		Asset Size		
			Greater than \$38 Billion (Largest)	\$1 Billion to \$38 Billion (Midsize)	Less than \$1 Billion (Smallest)
	Number	Pct of Col	Pct of Col	Pct of Col	Pct of Col
Major obstacle	828	11.7	8.0	15.1	11.5
Minor obstacle	3,160	44.9	64.0	46.3	44.7
Not an obstacle at all	2,128	30.2	28.0	30.2	30.2
Don't know	917	13.0	-	8.2	13.4
Total	7,035	100	100	100	100
Non-Response Rate	293	4.0		3.1	4.1

Notes:

Proportions are calculated based on respondents that answered the question.

Figures do not always reconcile to totals because of rounding.

'-' = For this table cell, there were no sample observations.

7.2.2

Lack of Consumer Understanding as an Obstacle by Asset Size

	All Banks		Asset Size		
			Greater than \$38 Billion (Largest)	\$1 Billion to \$38 Billion (Midsize)	Less than \$1 Billion (Smallest)
Lack of Consumer Understanding	Number	Pct of Col	Pct of Col	Pct of Col	Pct of Col
Major obstacle	2,220	31.4	40.0	34.8	31.1
Minor obstacle	3,044	43.1	44.0	45.4	42.9
Not an obstacle at all	721	10.2	12.0	6.8	10.4
Don't know	1,070	15.1	4.0	12.8	15.4
Total	7,056	100	100	100	100
Non-Response Rate	272	3.7		3.1	3.7

Notes:

Proportions are calculated based on respondents that answered the question.

Figures do not always reconcile to totals because of rounding.

7.2.3

Lack of Familiarity as an Obstacle by Asset Size

Lack of Familiarity	All Banks		Asset Size		
			Greater than \$38 Billion (Largest)	\$1 Billion to \$38 Billion (Midsize)	Less than \$1 Billion (Smallest)
	Number	Pct of Col	Pct of Col	Pct of Col	Pct of Col
Major obstacle	402	5.7	4.0	7.3	5.5
Minor obstacle	2,969	42.0	44.0	47.2	41.6
Not an obstacle at all	2,822	40.0	52.0	39.4	40.0
Don't know	862	12.2	-	5.9	12.7
Total	7,056	100	100	100	100
Non-Response Rate	272	3.7		3.1	3.7

Notes:

Proportions are calculated based on respondents that answered the question.

Figures do not always reconcile to totals because of rounding.

'-' = For this table cell, there were no sample observations.

7.2.4

Lack of Customer Demand as an Obstacle by Asset Size

	All Banks		Asset Size		
			Greater than \$38 Billion (Largest)	\$1 Billion to \$38 Billion (Midsize)	Less than \$1 Billion (Smallest)
Lack of Customer Demand	Number	Pct of Col	Pct of Col	Pct of Col	Pct of Col
Major obstacle	1,268	17.9	8.0	13.7	18.3
Minor obstacle	2,633	37.3	40.0	40.3	37.0
Not an obstacle at all	1,366	19.3	40.0	26.6	18.6
Don't know	1,788	25.3	12.0	19.2	25.9
Total	7,056	100	100	100	100
Non-Response Rate	272	3.7		3.1	3.7

Notes:

Proportions are calculated based on respondents that answered the question.

Figures do not always reconcile to totals because of rounding.

7.2.5

Effective Product Marketing as an Obstacle by Asset Size

	All Banks		Asset Size		
			Greater than \$38 Billion (Largest)	\$1 Billion to \$38 Billion (Midsize)	Less than \$1 Billion (Smallest)
Effective Product Marketing	Number	Pct of Col	Pct of Col	Pct of Col	Pct of Col
Major obstacle	1,076	19.1	20.0	24.2	18.6
Minor obstacle	3,109	55.2	64.0	55.7	55.1
Not an obstacle at all	1,438	25.5	16.0	20.0	26.1
Total	5,624	100	100	100	100
Non-Response Rate	1,704	23.2		15.5	23.9

Notes:

Proportions are calculated based on respondents that answered the question.

Figures do not always reconcile to totals because of rounding.

7.3.1 Regulatory Environment as an Obstacle by Asset Size

Regulatory Environment	All Banks		Asset Size		
	Number	Pct of Col	Greater than \$38 Billion (Largest)	\$1 Billion to \$38 Billion (Midsize)	Less than \$1 Billion (Smallest)
Major obstacle	2,456	34.9	33.3	31.6	35.1
Minor obstacle	2,081	29.5	37.5	33.0	29.2
Not an obstacle at all	1,596	22.7	25.0	26.6	22.3
Don't know	899	12.7	4.1	8.7	13.1
Total	7,034	100	100	100	100
Non-Response Rate	294	4.0	4.0	3.1	4.1

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.

7.3.2

Customer ID as an Obstacle by Asset Size

Customer ID	All Banks		Asset Size		
			Greater than \$38 Billion (Largest)	\$1 Billion to \$38 Billion (Midsize)	Less than \$1 Billion (Smallest)
	Number	Pct of Col	Pct of Col	Pct of Col	Pct of Col
Major obstacle	1,811	40.2	29.4	41.8	40.2
Minor obstacle	2,145	47.7	47.0	45.3	47.9
Not an obstacle at all	513	11.4	17.6	12.0	11.3
Don't know	24	0.5	5.8	0.7	0.5
Total	4,495	100	100	100	100
Non-Response Rate	2,833	38.6	32.0	37.3	38.8

Notes:

Respondents that did not consider the regulatory environment as a major or minor obstacle in offering financial products and services to unbanked and underbanked consumers are excluded.

Figures do not always reconcile to totals because of rounding.

7.3.3

Bank Secrecy Act (BSA)/Anti-Money Laundering (AML) as an Obstacle by Asset Size

BSA/AML	All Banks		Asset Size		
			Greater than \$38 Billion (Largest)	\$1 Billion to \$38 Billion (Midsize)	Less than \$1 Billion (Smallest)
	Number	Pct of Col	Pct of Col	Pct of Col	Pct of Col
Major obstacle	1,529	34.0	17.6	34.7	34.0
Minor obstacle	2,184	48.5	47.0	50.3	48.4
Not an obstacle at all	711	15.8	29.4	13.4	15.9
Don't know	69	1.5	5.8	1.4	1.5
Total	4,495	100	100	100	100
Non-Response Rate	2,833	38.6	32.0	37.3	38.8

Notes:

Proportions are calculated based on respondents that answered the question and that also considered the regulatory environment as a major or minor obstacle in offering financial products and services to the unbanked and underbanked.

Figures do not always reconcile to totals because of rounding.

7.3.4

Fair Lending/Compliance Risk as an Obstacle by Asset Size

Fair Lending/Compliance risk	Asset Size				
	All Banks		Greater than \$38 Billion (Largest)	\$1 Billion to \$38 Billion (Midsize)	Less than \$1 Billion (Smallest)
	Number	Pct of Col	Pct of Col	Pct of Col	Pct of Col
Major obstacle	1,586	35.4	23.5	32.6	35.7
Minor obstacle	1,928	43.1	41.1	38.2	43.5
Not an obstacle at all	930	20.8	23.5	27.6	20.2
Don't know	28	0.6	11.7	1.4	0.5
Total	4,473	100	100	100	100
Non-Response Rate	2,855	38.9	32.0	37.3	39.1

Notes:

Proportions are calculated based on respondents that answered the question and that also considered the regulatory environment as a major or minor obstacle in offering financial products and services to the unbanked and underbanked.

Figures do not always reconcile to totals because of rounding.

7.3.5

Third-party Relationship Risk as an Obstacle by Asset Size

			Asset Size		
	All Banks		Greater than \$38 Billion (Largest)	\$1 Billion to \$38 Billion (Midsize)	Less than \$1 Billion (Smallest)
Third-party relationship risk	Number	Pct of Col	Pct of Col	Pct of Col	Pct of Col
Major obstacle	882	19.8	6.2	14.8	20.3
Minor obstacle	1,830	41.1	43.7	46.8	40.6
Not an obstacle at all	698	15.6	12.5	22.6	15.1
Don't know	1,039	23.3	37.5	15.6	23.9
Total	4,451	100	100	100	100
Non-Response Rate	2,877	39.2	36.0	37.3	39.4

Notes:

Proportions are calculated based on respondents that answered the question and that also considered the regulatory environment as a major or minor obstacle in offering financial products and services to the unbanked and underbanked.

Figures do not always reconcile to totals because of rounding.